S 6580-1

STATE OF OREGON

DEPARTMENT OF COMMERCE

BANKING DIVISION

Seventy-third Annual Report

of the

Superintendent of Banks

1980

JOHN B. OLIN

Superintendent of Banks

Salem, Oregon 97310

INDEX

Page

Banking Board members 5

Banking Fund:
- Receipts and disbursements for 1980 6

Banks and Trust Companies under the jurisdiction of the State Banking Division:
- Application for authority to organize state banks 7
- Application for authority to establish branches 8
- Bank holding companies 12
- Branches authorized 9
- Branches discontinued 10
- Change in name or location 11
- Directory of Banks and Trust Companies 15, 16-39
- Federal Reserve member banks 12
- Increases in capital stock 7
- New banks chartered 8
- Non-deposit trust companies 12
- Summary of revenue, expenses and disposition of profits for 1980 40

Consumer Finance Licenses:
- Analysis by types of security 77
- Analysis of loans under Consumer Finance Act 76
- List of Licensees operating under the Consumer Finance Act 69-71
- Consumer Finance Licensees—Changes 72-73
- Summary of consolidated reports 75
- Summary of consolidated statements of income and expense 76

Credit Unions:
- Change in name or location 64
- List of Credit Unions 63
- Summary of annual reports 65-67

Employees of State Banking Department 5

Foreign Corporations authorized to act as trustee 13

Foreign Corporations authorized to make mortgage loans 13

Mutual Savings Banks 46-47

National Banks in Oregon 48-49

Pawnbroker Licensees:
- List of licensees operating under the Pawnbrokers Act 68
- Summary of annual reports 68

Sale of Checks Act:
- List of Licensees operating under the Sale of Checks Act 77

State and National Banks:
- Classification by counties of all banks in Oregon, including branches 50-62
- Comparative statement of total resources and number of banks and trust companies in Oregon at the close of each year since 1909 41
- Individual statements of condition as of December 31, 1980 together with five year comparative analysis 43-49

Superintendent's letter of transmittal 4

Trust Companies and Banks with trust powers:
- Abstract of statements of trust responsibilities as of December 31, 1980 14
- Banks and Trust Companies authorized to do a trust business 13

LETTER OF TRANSMITTAL

To the HONORABLE JANE F. HUSTON, DIRECTOR
DEPARTMENT OF COMMERCE

DEAR DIRECTOR:

I have the honor to submit to you the Seventy-third Annual Report of the Banking Division, covering the year ending December 31, 1980, in compliance with the terms and provisions of ORS 706.740. Included in the report are schedules and abstracts pertaining to the operation and condition of all institutions which fall under supervision of the Banking Division.

Respectfully submitted,

Superintendent of Banks

STATE OF OREGON

DEPARTMENT OF COMMERCE

BANKING DIVISION

Salem, Oregon 97310 (Tel. 378-4140)

JOHN B. OLIN
Superintendent of Banks

J. GORDON PRAKKEN
Assistant Superintendent of Banks

GERALD D. SETH
Chief Examiner

KEITH A. BOYER
Credit Union & Consumer Finance Supervisor

TECHNICAL STAFF

LOIS S. PAISLEY	Executive Secretary
MELVIN W. KNOYLE	E.D.P. Examiner
SHARLYN W. RAYMENT	Credit Union & Consumer Finance Asst.
LORRAINE K. ADAMS	Programmer
D. RENEE KLIEWER	Programmer
MARLICE M. BASL	Consumer Finance & Credit Union Secretary
DONNA M. BOSCO	Bank Examination Secretary
CLAIREAN G. SMITH	Bank Examination Secretary

Senior Bank Examiners

DURRAN W. AULD	RICHARD H. FORSYTHE	VERNE R. McKEE

Bank Examiners

GEORGE V. BAGLEY	ORVILLE E. KEIFER	STEVEN G. SANDERS
LAWRENCE J. BELLARTS	JOHN W. KENNEDY	RICHARD E. TAYLOR
JOHN K. GRABOW	JOHN M. MOECK	LESLIE L. THALER
RONALD C. HAYS	JOHN W. OLSON	ROGER J. THOMPSON
JOSEPH D. JOHANNES	DONALD A. PYLE	DEAN E. WAGER

Assistant Bank Examiners

BONNIE L. BRENDLE	AN H. NGUYEN	GORDON NIELSSEN
BEVERLY A. HANSCOM		MARIANNE C. REICHSTEIN

Credit Union Examiners

LORETTA M. ASA
EDWARD S. SIMKINS

Consumer Finance Examiners

JAY P. FARNSWORTH
W. DEANE ROBERTSON

STATE BANKING BOARD

A. W. SWEET, Chairman	Coos Bay	Term expires June 30, 1982
V. E. SOLSO	Portland	Term expires June 30, 1983
JOHN SEGERSTROM	Pendleton	Term expires June 30, 1981

Superintendents of Banks serving since May 25, 1907

Name	*Date of Appointment*	*Date of Resignation*
James Steel	May 25, 1907	May 15, 1910
Will Wright	May 25, 1910	December 1, 1913
S. G. Sargent	December 1, 1913	February 5, 1918
Will H. Bennett	February 11, 1918	December 31, 1920
Frank C. Bramwell	January 1, 1921	September 1, 1927
A. A. Schramm	September 1, 1927	October 1, 1935
Mark Skinner	October 1, 1935	December 1, 1939
A. A. Rogers	December 1, 1939	September 30, 1956
M. A. Case	October 1, 1956	June 30, 1958
J. F. M. Slade	July 1, 1958	June 30, 1970
Melvin Bilyeu (Acting)	July 1, 1970	November 30, 1970
John B. Olin	December 1, 1970	

SEVENTY-THIRD ANNUAL REPORT

STATE BANKING FUND 1980

January 1, 1980 balance		$ 947,971.39
RECEIPTS		
Examination fees:		
Banks and trust companies	$1,393,738.67	
Licensed lenders	85,612.19	
Credit unions	157,734.01	
Annual License fees:		
Banks and trust companies	17,700.00	
Licensed lenders	75,515.00	
Licensees under Sale of Checks Act	2,155.00	
Filing fees:		
Banks and trust companies	30,299.15	
Licensed lenders	0.00	
Credit unions	1,795.00	
Certified copies, seal charges, miscellaneous:		
Receipts and refunds	2,236.35	
Total receipts		1,766,715.37
		$2,714,686.76
DISBURSEMENTS		
Salaries	$836,450.11	
Employer's contributions	231,621.60	
Traveling expense	30,636.82	
Meals and lodging	80,633.80	
Office supplies	2,535.76	
Telephone and telegraph	5,489.02	
Postage, freight and express	3,058.19	
Printing of publications	9,610.08	
Rent	29,844.56	
All other expenses	84,545.62	
Capital outlays	90,228.21	
Total disbursements		1,404,653.77
Special 1980 Legislative Session—		
Transfer to General Fund		400,000.00
Balance in Banking Fund December 31, 1980		910,032.99
		$2,714,686.76

INCREASES IN CAPITAL STOCK

Name of Bank & Location	*From*	*To*	*Date*
The Bank of Newport, Newport	$ 800,000	$ 900,000	February 11, 1980
Bank of Myrtle Point, Myrtle Point	334,240	366,330	February 25, 1980
Western Security Bank, Salem	997,750	1,047,750	February 21, 1980
Bank of Wallowa County, Joseph	223,990	269,350	February 26, 1980
Inland Empire Bank, Hermiston	342,500	376,750	March 7, 1980
Mount Hood Security Bank, Gresham	833,600	875,280	March 24, 1980
Bank of Astoria, Astoria	436,045	523,255	March 31, 1980
Western Bank, Coos Bay	4,014,420	4,215,141	April 30, 1980
Greater Pacific Bank, Albany	800,000	880,000	April 15, 1980
Lewis & Clark State Bank, Lake Oswego	400,000	703,984	April 30, 1980
The Commercial Bank, Salem	1,662,045	1,745,145	May 12, 1980
Mount Hood Security Bank, Gresham	875,280	895,765	June 30, 1980
Bank of Myrtle Point, Myrtle Point	366,330	403,620	July 25, 1980
Mount Hood Security Bank, Gresham	895,765	896,765	November 30, 1980

DECREASES IN CAPITAL STOCK

Name of Bank & Location	*From*	*To*	*Date*
First State Bank of Oregon, Milwaukie	$6,101,835	$5,096,335	March 31, 1980

APPLICATION FOR AUTHORITY TO ORGANIZE STATE BANKS

Location	*Name*	*Date of Filing*	*Applicants*	*Date Approved*
Newberg*	Newberg State Bank	May 7, 1980	Robert G. Lance	July 29, 1980
Forest Grove*	Farmers and Merchants Bank	May 19, 1980	Merle Sneed	June 19, 1980
McMinnville*	Valley Community Bank	October 6, 1980	Dan Corrigan	December 4, 1980

*Federal Reserve Member Banks

APPLICATION FOR AUTHORITY TO ORGANIZE INTERIM BANKS

Location	*Name*	*Date of Filing*	*Applicants*	*Date Approved*
Woodburn	Interim Bank of Oregon	Sept. 15, 1980	Larry Arpan	September 15, 1980
Newport	Interim Bank of Newport	Nov. 13, 1980	Don L. Barth	November 24, 1980

INTERIM BANKS CHARTERED

Name of Bank & Location	*Articles Approved*	*Charter Issued*	*Charter No.*	*Disposition*
Interim Bank of Newport	Nov. 24, 1980	Nov. 24, 1980	394	To be wholly-owned subsidiary of West Coast Bancorp and will merge with and into The Bank of Newport.
Interim Bank of Oregon	Sept. 15, 1980	Nov. 19, 1980	398	To be wholly-owned subsidiary of Banore Banchshares, Inc. and will merge with and into Bank of Oregon.

NEW BANKS CHARTERED

Name of Bank and Location	*Articles Approved*	*Charter Issued*	*Charter No.*	*Capital Stock*
Bear Creek Valley Bank Phoenix	March 21, 1979	January 14, 1980	388	$ 750,000
Beaver State Bank Beaverton	August 28, 1979	May 23, 1980	389	866,232
Home Valley Bank Cave Junction	August 8, 1979	August 7, 1980	390	720,000
Beaverton Banking Company Beaverton	August 27, 1979	August 27, 1980	391	720,000
The Bank of Milwaukie Milwaukie	March 19,1980	September 2, 1980	392	1,000,000
The Prineville Bank Prineville	January 15, 1980	November 12, 1980	393	624,480

APPLICATION FOR AUTHORITY TO ESTABLISH BRANCHES

Applicant	*Office Name*	*City*	*Date Filed*	*Date*
Oregon Mutual Savings Bank	Tigard Branch	Tigard	Jan. 29, 1980	Approved Feb. 21, 1980
Columbia Pacific Bank & Trust Co.	Clackamas Branch	Clackamas	Dec. 13, 1979	Approved Feb. 8, 1980
Mount Hood Security Bank	S.E. 182nd Ave. & Powell Blvd. Branch	Gresham	Feb. 11, 1980	Approved Mar. 13, 1980
First State Bank of Oregon	Kruse Way Office	Lake Grove	Mar. 5, 1980	Approved Mar. 20, 1980
Lincoln Bank	Tillamook Branch	Tillamook	May 21, 1980	Approved July 9, 1980
First State Bank of Oregon	Lloyd Center Office	Portland	May 29, 1980	Approved July 28, 1980
Lewis & Clark State Bank	The Village Branch	Lake Oswego	May 30, 1980	Approved July 28, 1980
The Independent Bank of Sandy	Troutdale Branch	Troutdale	June 23, 1980	Approved Aug. 13, 1980
Bank of Oregon	N.E. 12th & Sandy Branch	Portland	June 24, 1980	Approved Aug. 20, 1980
First State Bank of Oregon	Lombard Office	Mult. Co.	Oct. 28, 1980	Approved Dec. 22, 1980
First State Bank of Oregon	Meadowland Office	Mult. Co.	Oct. 28, 1980	Approved Dec. 22, 1980
Columbia Pacific Bank & Trust Co.	N.E. Columbia Blvd. Branch	Mult. Co.	Nov. 26, 1980	Approved Jan. 23, 1980
Coast Community Bank	Gold Beach Branch	Gold Beach	Dec. 8, 1980	Approved March 2, 1980

BRANCHES AUTHORIZED

Office Name	*Applicant*	*City*	*Certificate No.*	*Issue Date*	*Opening Date*
Ione Plaza Branch	Oregon Mutual Savings Bank	Portland	275	Dec. 26, 1979	Jan. 2, 1980
Twelvemile Corner Branch	Mount Hood Security Bank	Gresham	276	Jan. 14, 1980	Jan. 21, 1980
Salem Main Branch	The Oregon Bank	Salem	277	Jan. 17, 1980	Jan. 21, 1980
Rogue River Branch	Colonial Banking Co.	Rogue River	278	Jan. 29, 1980	Feb. 4, 1980
Redwood Office	Southern Oregon State Bank	Grants Pass	279	Feb. 21, 1980	Feb. 27, 1980
Harrisburg Branch	Bank of Oregon	Harrisburg	280	Feb. 26, 1980	Mar. 3, 1980
Talent Branch	Valley of the Rogue Bank	Talent	281	March 3, 1980	Mar. 10, 1980
3rd and Washington Branch	The Oregon Bank	Portland	282	Mar. 14, 1980	Mar. 24, 1980
Sunriver Branch	Bank of the Cascades	Sunriver	283	April 17, 1980	Apr. 21, 1980
Liberty & Skyline Office	Bank of Oregon	Salem	284	April 21, 1980	May 5, 1980
Clackamas Branch	Columbia Pacific Bank & Trust Company	Clackamas	285	May 12, 1980	May 1, 1980
Charleston Branch	Security Bank of Coos County	Charleston	286	July 3, 1980	July 12, 1980
Battle Creek Office	Western Security Bank	Salem	287	July 22, 1980	July 29, 1980
Tualatin Branch	Bank of Oregon	Tualatin	288	Aug. 6, 1980	Aug. 18, 1980
N.E. 12th & Sandy Branch	Bank of Oregon	Portland	289	Sept. 10, 1980	Sept. 11, 1980
Stewart Avenue Branch	Jefferson State Bank	Medford	290	Sept. 10, 1980	Sept. 15, 1980
Silverlan Plaza Branch	The Commercial Bank	Salem	291	Sept. 10, 1980	Sept. 15, 1980
Centre West Branch	Bank of the Northwest	Eugene	292	Sept. 18, 1980	Sept. 18, 1980
Portland Branch	The Hongkong & Shanghai Banking Corporation	Portland	293	Sept. 24, 1980	Oct. 8, 1980
Vale Branch	Western Bank	Vale	294	Dec. 5, 1980	Dec. 11, 1980
St. Vincent Office	First State Bank of Oregon	Portland	295	Dec. 15, 1980	Dec. 18, 1980
West Linn Branch	The Oregon Bank	West Linn	296	Dec. 22, 1980	Jan. 1, 1981

BANK BRANCHES CLOSED

Name & Location of Branch	*Parent Bank*	*Date Closed*
Canyon & Broadway Branch 12155 S.W. Broadway, Beaverton	The Oregon Bank	June 28, 1980
Powell at 122nd Branch 3527 S.E. 122nd, Portland	The Oregon Bank	July 12, 1980
Jennings Lodge Branch 17884 S.E. McLoughlin, Milwaukie	Bank of Oregon	Aug. 22, 1980

BANK BRANCH APPLICATIONS WITHDRAWN

Name & Location of Branch	*Parent Bank*	*Date Withdrawn*
Scholls Ferry at 121st Branch Tigard, Washington County	The Oregon Bank	May 8, 1980
Echo Branch Echo, Umatilla County	Inland Empire Bank	June 30, 1980
Gateway Branch Springfield, Lane County	Citizens Bank of Oregon	Oct. 15, 1980

CHANGE IN NAME OR LOCATION

From	*To*	*Date*
Campus Branch, Citizens Bank of Corvallis 2501 N.W. Monroe, P.O. Box 30 Corvallis, Oregon 97330	Campus Office, Citizens Bank of Corvallis 2501 N.W. Monroe, P.O. Box 30 Corvallis, Oregon 97330	Feb. 5, 1980
Circle Blvd. Branch, Citizens Bank of Corvallis 978 N.W. Circle Boulevard, P.O. Box 30 Corvallis, Oregon 97330	Circle Blvd. Office, Citizens Bank of Corvallis 978 N.W. Circle Boulevard, P.O. Box 30 Corvallis, Oregon 97330	Feb. 5, 1980
Unversity Branch, Citizens Bank of Corvallis 855 N.W. Kings Boulevard, P.O. Box 30 Corvallis, Oregon 97330	University Office, Citizens Bank of Corvallis 855 N.W. Kings Boulevard, P.O. Box 30 Corvallis, Oregon 97330	Feb. 5, 1980
Philomath Branch, Citizens Bank of Corvallis 1224 Main Street, P.O. Box 29 Philomath, Oregon 97370	Philomath Office, Citizens Bank of Corvallis 1224 Main Street, P.O. Box 29 Philomath, Oregon 97370	Feb. 5, 1980
The Oregon Bank head office 319 S.W. Washington Portland, Oregon	The Oregon Bank head office 1001 S.W. Fifth Portland, Oregon	Mar. 24, 1980
Milwaukie Branch, Oregon Mutual Sav. Bank 10613 S.E. Main Street Milwaukie, Oregon	Milwaukie Branch, Oregon Mutual Sav. Bank 11050 S.E. McLoughlin Boulevard Milwaukie, Oregon	Mar. 17, 1980
Emerald Empire Banking Company 168 N. 57th Springfield, Oregon 97477	Emerald Empire Banking Company 5690 Main Street Springfield, Oregon 97477	May 19, 1980
New Administrative Office	South Umpqua State Bank 1123 West Harvard Ave. Roseburg, Oregon 97470	July 1, 1980
Citizens' Bank of Madras 810 Fourth Street Madras, Oregon 97741	Juniper Banking Company 810 Fourth Street Madras, Oregon 97741	July 2, 1980
Marine Midland Bank One Marine Midland Center Buffalo, New York 14240	Marine Midland Bank, N.A. One Marine Midland Center Buffalo, New York 14240	Feb. 1, 1980
Willamette Falls State Bank 714 Washington Oregon City, Oregon	Willamette Falls State Bank 334 Warner-Milne Road Oregon City, Oregon	Aug. 11, 1980
Rogue River Branch, Colonial Banking Co. 5721 Rogue River Hwy. Grants Pass, Oregon	Rogue River Branch, Colonial Banking Co. 8991 Rogue River Hwy. Grants Pass, Oregon	Aug. 11, 1980
Agate Beach Branch, The Bank of Newport 5111 North Coast Hwy. Newport, Oregon	Newport North Branch, The Bank of Newport 2350 North Coast Hwy. Newport, Oregon	Aug. 18, 1980
Oak Grove Branch, The Oregon Bank 15123 S.E. McLoughlin Blvd. Oak Grove, Oregon	Oak Grove Branch, The Oregon Bank 17884 S.E. McLoughlin Blvd. Milwaukie, Oregon	Aug. 25, 1980

REGISTERED BANK HOLDING COMPANIES

Holding Company	*Location*	*Subsidiary Banks*	*Location*
BANORE BANCSHARES	Woodburn	Bank of Oregon (Pending)	Woodburn
ORBANCO	Portland	Southern Oregon State Bank	Grants Pass
		Lincoln Bank	Lincoln City
		The Oregon Bank	Portland
PACWEST BANCORP	Milwaukie	Hood River County Bank	Hood River
		First National Bank of McMinnville	McMinnville
		First State Bank of Oregon	Milwaukie
		Citizens Bank of Oregon (Pending)	Eugene
UNITED BANCORP	Roseburg	Douglas National Bank	Roseburg
U.S. BANCORP	Portland	Bank of Milwaukie	Milwaukie
		U.S. National Bank of Oregon	Portland
WESBANCO, INC.	Coos Bay	Western Bank (Pending)	Coos Bay
WEST COAST BANCORP	Newport	The Bank of Newport	Newport
WESTERN BANCORP	Portland	First National Bank of Oregon	Portland

NON-DEPOSIT TRUST COMPANIES

Name of Trust Company	*Location*
Service Trust Company	Portland
Columbia Trust Company	Portland

FEDERAL RESERVE MEMBER BANKS

Name of Bank	*Location*
Santiam Valley Bank	Aumsville
Beaverton Banking Company	Beaverton
Home Valley Bank	Cave Junction
Oregon Pacific Banking Co.	Florence
Tri-County Banking Co.	Junction City
Jefferson State Bank	Medford
Northwest Commerce Bank	North Bend
Columbia Pacific Bank & Trust Co.	Portland
The Prineville Bank	Prineville
Emerald Empire Banking Company	Springfield

FOREIGN CORPORATIONS AUTHORIZED TO ACT AS TRUSTEE

State	*City*	*Name of Corporation*
Connecticut	Hartford	The Connecticut Bank & Trust Co.
Minnesota	St. Paul	First Trust Company of Saint Paul
New York	Buffalo	Marine Midland Bank, N.A.
New York	New York City	Bankers Trust Company The Chase Manhattan Bank, N.A. Chemical Bank Citibank, N.A. Irving Trust Company Manufacturers Hanover Trust Company Morgan Guaranty Trust Company of New York
Washington	Seattle	Seattle-First National Bank

FOREIGN BANKS AND TRUST COMPANIES AUTHORIZED TO MAKE MORTGAGE LOANS

State	*City*	*Name of Bank*
Idaho	Cascade	Inter-Mountain State Bank
Washington	Seattle	Washington Mutual Savings Bank

BANKS AND TRUST COMPANIES AUTHORIZED TO DO A TRUST BUSINESS

Date of Authorization	*Name of Bank or Trust Company and Location*
Nov. 27, 1971	Citizens Valley Bank, Albany
Sept. 16, 1968	Western Bank, Coos Bay
Oct. 7, 1969	First State Bank of Oregon, Milwaukie
Nov. 17, 1919	The Bank of California, N.A., Portland
July 8, 1976	Columbia Pacific Bank & Trust Co., Portland
June 30, 1980	Columbia Trust Company, Portland
Aug. 19, 1927	First National Bank of Oregon, Portland
June 9, 1914	The Oregon Bank, Portland
June 13, 1979	Service Trust Company, Portland
Nov. 13, 1919	United States National Bank of Oregon, Portland
April 20, 1966	The Commercial Bank, Salem
May 13, 1924	Pioneer Trust Company, Salem

TRUST COMPANIES AUTHORIZED

Name & Location	*Certificate Issued*	*Opened*
Columbia Trust Company, Portland	June 30, 1980	July 1, 1980

ABSTRACT OF STATEMENTS OF TRUST RESPONSIBILITY AT CLOSE OF BUSINESS DECEMBER 31, 1980

Number Reporting—11

TRUST ASSETS

Cash on hand and due from banks	$ 20,127,830.26
Stocks, bonds and other securities	6,681,842,499.87
Notes and contracts receivable	453,540,131.47
Savings accounts	163,469,496.65
Participants interest in collective investment funds	1,441,160,056.95
Real property held in trust as asset or investment	134,548,447.46
Advances to trusts	(13,184,178.00)
Other assets	159,188,564.12
Total	$9,040,692,848.78

TRUST LIABILITIES

Court Trusts:		
(a) Cash	$ 1,951,844.36	
(b) Securities, etc.	204,241,086.85	206.192,931.21
Personal Trusts:		
(a) Cash	4,395,368.56	
(b) Securities, etc.	1,715,567,077.45	1,719,962,446.01
Corporate Trusts and Corporate Agencies:		
(a) Cash	9,418,626.39	
(b) Securities, etc.	1,982,248,013.19	1,991,666,639.58
Personal Agencies (Incl. Escrow, Safekeeping, etc.):		
(a) Cash	(509,350.49)	
(b) Securities (Property)	5,100,074,713.37	5,099,565,362.88
Advance Account		2,694,786,28
Other Liabilities		20,610,682.82
Total		$9,040,692,848.78

Total amount of bonds, notes and other security issues under banks' or companies' trusteeship	$2,128,377,938.28
Book value of securities pledged to Superintendent of Banks	$ 6,662,433.08
Book valuc of securities pledged to secure uninvested trust funds deposited in own bank	$ 121,981,166.20

DIRECTORY

of

Banks and Trust Companies in the State of Oregon

Under the Jurisdiction of the Banking Division,

Department of Commerce,

Together With Dates of Charters or Incorporation, and Lists of

Officers and Directors

CITIZENS VALLEY BANK, ALBANY
Chartered March 19, 1957; Charter No. 331
Head Office,
128 W. Third St., P.O. Box 399
Albany, Oregon 97321
Tel. (503) 926-4221

Howard Hickam	President
W. G. Cadmus	Senior Vice President
Leonard M. Roche	Vice Pres. & Cashier
Jack Adams	Vice President
Rodney B. Tibbatts	Vice Pres. & Trust Officer
Wilson O. Leech	Auditor

Albany Branch,
128 W. Third, P.O. Box 399
Albany, Oregon 97321
Tel. (503) 926-4221

Ron Benek	Manager & Asst. Vice Pres.

East Albany Branch,
940 E. Pacific Blvd.
Albany, Oregon 97321
Tel. 926-4221

Al Reznicsek	Manager

South Albany Branch,
1012—34th S.E.
Albany, Oregon 97321
Tel. 926-4221

Enid Coonrod	Manager

Brownsville Branch,
Brownsville, Oregon 97327
Tel. 466-5191

Jessica McLain	Manager

Halsey Branch,
Halsey, Oregon 97348
Tel. 369-2261

James A. Coonrod	Asst. Vice Pres. & Manager

Independence Branch,
302 S. Main Street
Independence, Oregon 97351
Tel. 838-1466

James E. Roppe	Asst. Vice Pres. & Manager

Jefferson Branch,
Jefferson, Oregon 97352
Tel. 327-2223

Ray McCormack	Manager

Lebanon Branch,
Lebanon, Oregon 97355
Tel. 258-3126

Lowell Chandler	Manager

Shedd Branch,
Shedd, Oregon 97377
Tel. 491-3636

James A. Coonrod	Asst. Vice Pres. & Manager

Sweet Home Branch,
1199 Tenth Avenue
Sweet Home, Oregon 97386
Tel. 367-5144

A. W. Gage	Asst. Vice Pres. & Manager

Directors

Chas. K. McCormack, Chairman	*Melvin Goode*	*Robt. Mikkelson*
Richard P. Cornish	*Howard Hickam*	*James Richards*
George Dannen	*Willard McLagan*	*O. N. Thompson*
Frank P. Girod	*Joe McPherson*	*Rodney Tripp*
	John Mahler	

GREATER PACIFIC BANK, ALBANY
Chartered October 16, 1978; Charter No. 368
Head Office,
225 S.W. Washington, P.O. Box 219
Albany, Oregon 97321
Tel. (503) 926-6090

Kenneth W. Noteboom	President & Chief Exec. Officer
Terry N. Tompkins	Exec. Vice President
E. E. Eckart	Sr. Vice President & Cashier
Wendy Liming	Vice President & Branch Mgr.

Directors

M. Howard Harpole, Chairman	*H. Dan Moore*	*Terry N. Tompkins*
Donald G. Hector	*J. Frank Morse*	*Donald L. Wimer*
W. Alan Hick	*Kenneth W. Noteboom*	
	Jimmie C. Taylor	

BANK OF EASTERN OREGON, ARLINGTON
Chartered February 27, 1945; Charter No. 306
Head Office,
Arlington, Oregon 97812
Tel. (503) 454-2636

James H. Wishart	Vice Pres. & Manager

Heppner Branch,
Heppner, Oregon 97836
Tel. 676-9125

Gene Pierce	President
Patricia Gentry	Cashier

Ione Branch,
Ione, Oregon 97843
Tel. 422-7466

June R. Crowell	Assistant Cashier & Manager

Directors

Howard Bryant, Chairman	*I. E. Dick, Jr.*	*Otto Steinke*
Arthur A. Allen	*William G. Jaeger*	*Kenneth A. Walters*
A. David Childs	*R. W. Lindstrom*	
	Gene Pierce	

HERITAGE BANK, ASHLAND
Chartered February 13, 1979; Charter No. 375
Head Office,
250 Pioneer Street, P.O. Box 36
Ashland, Oregon 97520
Tel. (503) 482-9611

Galen S. Lemar	President
Robert D. Bock	Cashier

Directors

Dom S. Provost, Chairman	*Charles L. Butler, Jr.*	*Christian P. Hald, M.D.*
William B. Barnum	*Trenton S. Douglas*	*Galen S. Lemar*
Robert D. Bock	*George E. Felger*	*Gloria D. Thorpe*

BANK OF ASTORIA, ASTORIA
Chartered November 25, 1968; Charter No. 342
Head Office,
85 W. Marine Drive, P.O. Box 28
Astoria, Oregon 97103
Tel. (503) 325-2228

Wm. C. Palmberg, Jr.	President
Robert F. Moore	Exec. V. Pres. & Chief Exec. Officer
Cheri Savage	Vice President
Rebecca Fergus	Cashier

Seaside Branch,
P.O. Box 938
Seaside, Oregon 97138
Tel. 738-5542

J. Blaine Johnson	Vice Pres. & Manager

Directors

D. A. Thiel, Chairman	*Jack Kohl*	*Wm. C. Palmberg, Jr.*
Fred Foshaug	*Albert J. Mittet*	*Albert R. Sorkki*
George Fulton	*Jim Morrell*	*Lawson Stevenson*

SANTIAM VALLEY BANK, AUMSVILLE
Chartered November 23, 1979; Charter No. 386
Head Office,
112 Main Street, P.O. Box 350
Aumsville, Oregon 97325
Tel. (503) 749-1200

Elmer J. Duncan	President
Robert C. Bride	Vice President & Cashier

Directors

Elmer J. Duncan, Chairman	*Donald O. Brinlee*	*Harry K. Johanson*
Robert C. Bride	*Daniel J. Desler*	*Kenneth W. Johnson*
	Donald J. Etzel	

BEAVER STATE BANK, BEAVERTON
Chartered May 23, 1980; Charter No. 389
Head Office,
4005 S.W. Hall Blvd., P.O. Box 40
Beaverton, Oregon 97075
Tel. (503) 643-7990

Larry O. Wheeler	President
Louis J. Kaech, Jr.	Exec. Vice President
Carl Hultenberg	Cashier

Directors

David W. Hopkins, Chairman	*Jack Burgess*	*John A. Schnell*
Richard M. Bates	*Duane L. Christie*	*Larry O. Wheeler*
	Charles L. Knocke	

BEAVERTON BANKING COMPANY, BEAVERTON
Chartered August 27, 1980; Charter No. 391
Head Office,
4875 S.W. Griffith Drive
P.O. Box 1369
Beaverton, Oregon 97075
Tel. (503) 641-2884

Jack W. Rosenberg	President
Gilbert E. Stuart	Exec. Vice Pres. & Cashier
J. W. Verrall	Vice President

Directors

Werne G. Nistler, Chairman	*Emerson J. Collier, M.D.*	*Donald R. Olson, M.D.*
Jose M. Calderon	*Lewis B. Hampton*	*Richard G. Reiten*
Delbert D. Casteel	*Elbert Hawkins*	*Jack W. Rosenberg*
	Donald A. Moar	*David A. Rothschild*

BANK OF THE CASCADES, BEND
Chartered Sept. 1, 1976; Charter No. 355
Head Office,
1700 N.E. Third Street, P.O. Box 5879
Bend, Oregon 97701
Tel. (503) 389-7701

Roger J. Shields	President
Patricia L. Moss	Asst. Vice Pres. & Cashier
Frederick D. Arthurs	Manager

South Country Branch,
61250 S. Hwy. 97, P.O. Box 707
Bend, Oregon 97701
Tel. 388-1040

Mark Stanard	Manager

Sunriver Branch,
Sunriver Country Mall
P.O. Box 4445
Sunriver, Oregon 97701
Tel. 593-8101

Robert T. Brands	Manager

Directors

L. A. Swarens Chairman	*Gary L. Capps*	*E. E. Steinlicht*
Alden K. Briggs	*Steve M. Jackson*	*Jacob M. Wolfe*
	Roger J. Shields	

CANBY UNION BANK, CANBY
Chartered July 11, 1932; Charter No. 298
Head Office,
150 N.W. Second, P.O. Box 190
Canby, Oregon 97013
Tel. (503) 266-1126

Curtis E. Johnson	President
Dean F. Tatom	Exec. Vice Pres. & Secretary
Janet C. Dietz	Vice President
Don Fritz	Vice President & Cashier

South Center Branch,
1069 S.W. 1st Ave., P.O. Box 370
Canby, Oregon 97013
Tel. 266-6811

Bob Agee	Asst. Vice Pres. & Mgr.

Directors

Curtis E. Johnson, Chairman	*Janet C. Dietz*	*Dean F. Tatom*
John Wilson Beck	*Warren Feller*	*Duane L. Weeks*
	Raymond R. Reif	

HOME VALLEY BANK, CAVE JUNCTION
Chartered August 7, 1980; Charter No. 390
Head Office,
103 S. Kerby Avenue, P.O. Box 129
Cave Junction, Oregon 97523
Tel. (503) 592-4663

James D. Rupert	President
David L. Kennedy	Vice President & Cashier

Directors

Don F. Gibbs, Chairman	*David L. Kennedy*	*Jerry F. Miller*
Raymond L. Frost	*Dr. Joseph Meyer*	*James D. Rupert*

CENTRAL POINT STATE BANK, CENTRAL POINT
Chartered December 17, 1976; Charter No. 356
Head Office,
475 Pine Street, P.O. Box 3457
Central Point, Oregon 97502
Tel. (503) 664-5511

Darrel Greb	President
Shannon Vinson	Vice Pres., Secretary & Cashier
Dean Polhemus	Vice President

Jacksonville Branch,
515 N. 5th Street, P.O. Box 850
Jacksonville, Oregon 97530
Tel. 899-8991

Edward Allen	Vice Pres. & Manager

Directors

G. Alvin Roberts, Chairman	*Lyndall Dodson*	*Darrel Greb*
Dave Byers	*George L. Evans*	*Arnold K. Harrang*
	Martin J. Gates	*Charles L. Niedermeyer*

WESTERN BANK, COOS BAY
Incorporated Dec. 3, 1904; Corporation No. 108
Head Office,
290 S. Fourth St., P.O. Box 1099
Coos Bay, Oregon 97420
Tel. (503) 269-5171

Merle D. Courson	President
Andrew J. Newhouse	Secretary
Frank L. Servoss	Exec. Vice President
Fred M. Gagnon	Sr. Vice Pres. & Asst. Secretary
J. Allan Sharkey	Sr. Vice President
Michael L. Sickels	Sr. Vice Pres. & Controller
Patrick B. Dooling, Jr.	Vice President
Larry Hess	Vice President
Richard R. Hieb	V. Pres. & Chief Auditor
J. C. Holden	Vice President
James Long	Vice President
William C. Plese	Vice Pres. & Sr. Trust Officer
J. Andrew Poirier	Vice Pres. & Trust Officer
E. T. Roberts	Vice President
Roger Rushton	Vice President
Richard Vandehey	Vice President
Robert Venhaus	Vice Pres. & Trust Officer
Barbara Weierman	Vice President

Ashland Branch,
243 E. Main St., P.O. Box 1000
Ashland, Oregon 97520
Tel. 482-4321

David M. Ostler	Manager

South Ashland Branch,
1632 Ashland Street, P.O. Box 1000
Ashland, Oregon 97520
Tel. 482-8336

Karen L. Fellows	Facility Manager

Baker Branch,
2245 Main, P.O. Box 747
Baker, Oregon 97814
Tel. 523-6386

James W. Cady	Asst. Vice President & Mgr.

Bandon Branch,
1030 Alabama, P.O. Box 39
Bandon, Oregon 97411
Tel. 347-2441

Cecil L. Kemp	Vice President & Mgr.

Bend Branch,
450 N.W. Franklin Ave., P.O. Box 1226
Bend, Oregon 97701
Tel. 382-6050

Charles A. Rieb	Vice President & Mgr.

Pilot Butte Branch,
600 N.E. Greenwood Ave., P.O. Box 670
Bend, Oregon 97701
Tel. 389-8140

Joan Kanipe	Facility Manager

South Bend Branch,
61490 S. Hwy. 97, P.O. Box 711
Bend, Oregon 97701
Tel. 388-1044

Ed Payne	Asst. Vice President & Mgr.

Brookings Branch,
898 Chetco, P.O. Box W
Brookings, Oregon 97415
Tel. 469-2181

Arthur L. Arneson	Asst. Vice President & Mgr.

Illinois Valley Branch,
110 N. Redwood Hwy. 199, P.O. Box N
Cave Junction, Oregon 97523
Tel. 592-3126

Joseph J. McAleavey	Asst. Vice President & Mgr.

Clatskanie Branch,
199 E. Nehalem, P.O. Box 187
Clatskanie, Oregon 97016
Tel. 728-2103

Joe D. Galarneau	Vice President & Mgr.

Coos Bay Branch,
285 S. Fourth St., P.O. Box 1055
Coos Bay, Oregon 97420
Tel. 269-9361

N. Douglas Mills	Vice President & Mgr.

Empire Branch,
150 S. Wall, P.O. Box 3578
Coos Bay, Oregon 97420
Tel. 888-3261

Gordon Miller	Asst. Vice President & Mgr.

South Second Street Branch,
990 S. 2nd Street, P.O. Box 1241
Coos Bay, Oregon 97420
Tel. 269-5155

Ron R. Preston	Manager

Eagle Point Branch,
133 W. Main, P.O. Box 695
Eagle Point, Oregon 97524
Tel. 826-3555
Ellamae Cooper Manager

Florence Branch,
430 Highway 101, P.O. Box 100
Florence, Oregon 97439
Tel. 997-3431
Gregory H. Anderson Manager

Gold Beach Branch,
120 Sixth, P.O. Box 1018
Gold Beach, Oregon 97444
Tel. 247-6696
Marion J. Wilhite Asst. Vice President & Mgr.

Gold Hill Branch,
501 2nd Ave., P.O. Box 157
Gold Hill, Oregon 97525
Tel. 855-1535
Viva Winkelman Facility Manager

Harbor Branch,
97921 Shopping Center Ave., P.O. Box 2187
Harbor, Oregon 97415
Tel. 469-5311

Keno Branch,
Highway 66 & McCormick Rd., P.O. Box 505
Keno, Oregon 97627
Tel. 883-3791
Sally Jones Facility Manager

Klamath Falls Branch,
421 S. 7th, P.O. Box 669
Klamath Falls, Oregon 97601
Tel. 884-3114
Joseph W. Lance Vice President & Mgr.

Shasta Plaza Branch,
2885 S. Sixth, P.O. Box 1864
Klamath Falls, Oregon 97601
Tel. 882-7704
Reginald W. Powell Manager

La Grande Branch,
2202 Wallowa Lake Hwy., P.O. Box 1088
La Grande, Oregon 97850
Tel. 963-7137
Eldon W. Chandler Manager

Crater Branch,
601 Crater Lake Ave., P.O. Box 1047
Medford, Oregon 97501
Tel. 776-3333
John Dies Sr. Vice President & Mgr.

Downtown Medford Branch,
101 E. 8th St., P.O. Box 4370
Medford, Oregon 97501
Tel. 776-3373
James G. Wegs Asst. Vice President & Mgr.

South Medford Branch,
81 E. Stewart, P.O. Box 4667
Medford, Oregon 97501
Tel. 776-3366
Roger Fellows Asst. Vice President & Mgr.

North Bend Branch,
Pony Village, P.O. Box 587
North Bend, Oregon 97459
Tel. 756-3171
Thomas P. McNeill Manager

Treasure Valley Branch,
319 S.W. 4th Avenue, P.O. Box 160
Ontario, Oregon 97914
Tel. 889-9681
Charles K. Rackleff Vice President & Mgr.

Prineville Branch,
550 E. 3rd, P.O. Box 688
Prineville, Oregon 97754
Tel. 447-3821
Robert J. Knaver Manager

Redmond Branch,
568 S.W. 5th, P.O. Box 697
Redmond, Oregon 97756
Tel. 548-2123
Tennes B. Mathisen Vice President & Mgr.

St. Helens Branch,
20th & Columbia, P.O. Box 978
St. Helens, Oregon 97051
Tel. 397-0696
Donald I. Berkey Vice President & Mgr.

Scappoose Branch,
S. Columbia Highway, Drawer AB
Scappoose, Oregon 97056
Tel. 543-6353
Bruce J. Byers Manager

Shady Cove Branch,
Highway 62, P.O. Box 112
Shady Cove, Oregon 97539
Tel. 878-2221
Dorothy Bordner Manager

Sisters Branch,
175 Main St., P.O. Box 529
Sisters, Oregon 97759
Tel. 549-2061
Virginia Rasmussen Manager

Tillamook Branch,
2405 Third Street, P.O. Box 558
Tillamook, Oregon 97141
Tel. 842-5521
Walter F. Dodrill Asst. Vice President & Mgr.

Vale Branch,
150 Glenn St. N., P.O. Box 640
Vale, Oregon 97918
Tel. 473-3103

Jack L. Evans — Manager

White City Branch,
2420 Antelope Rd., P.O. Box 2583
White City, Oregon 97501
Tel. 826-4343

Robert W. Stroh — Manager

Directors

A. W. Sweet, Chairman	*J. O. Fisher, Jr.*	*Stuart V. McQueen*
Merle D. Courson	*R. F. Gebhardt, Jr.*	*Andrew J. Newhouse*
George V. Dugan	*R. F. Hensley*	*Frank L. Servoss*
John J. Easly	*Lewis Krauss*	*D. H. Sweet*
L. L. Felsheim	*Barbara McKeown*	*Frank J. Van Dyke*
	Raymond McNair	*Wallace A. White*

BENTON COUNTY BANK, CORVALLIS

Chartered August 3, 1977; Charter No. 361

Head Office,
200 S.W. Fourth St., P.O. Box 315
Corvallis, Oregon 97330
Tel. (503) 757-8508

Marvin E. McDonald — President
Joe A. Malcom — Vice Pres. & Cashier
Gerald Stauber — Vice President

Directors

Harold Benson, Chairman	*Eric R. Blackledge*	*Mario D. Pastega*
Peter L. Barnhisel	*Vernon L. Bowlby*	*Wilmer H. Post*
	Marvin E. McDonald	

CITIZENS BANK OF CORVALLIS, CORVALLIS

Chartered October 1, 1957; Charter No. 333

Administrative,
275 S.W. Third Street, P.O. Box 30
Corvallis, Oregon 97330
Tel. (503) 752-5161

Harris E. Rosendahl — President & Chief Exec. Officer
Ray L. Stephenson — Sr. Vice Pres. & Cashier
Michael E. Drennan — Vice President
Harlow P. Ranton — Vice President

Main Office,
275 S.W. Third Street, P.O. Box 30
Corvallis, Oregon 97330
Tel. 752-5161

Daniel E. Wybenga — Vice Pres. & Manager
Ira M. Stauss — Vice Pres. & Asst. Manager

Campus Office,
2501 N.W. Monroe Avenue, P.O. Box 30
Corvallis, Oregon 97330
Tel. 752-5161

Sharon L. Simpson — Manager

Circle Boulevard Office,
978 N.W. Circle Boulevard, P.O. Box 30
Corvallis, Oregon 97330
Tel. 752-5161

Richard L. McClain — Asst. Vice Pres. & Mgr.

University Office,
855 N.W. Kings Boulevard, P.O. Box 30
Corvallis, Oregon 97330
Tel. 752-5161

Douglas C. Ingalls — Asst. Vice Pres. & Mgr.

Philomath Office,
1224 Main Street, P.O. Box 29
Philomath, Oregon 97370
Tel. 929-3228

Alex Linklater — Manager

Directors

Robert C. Wilson, Chairman	*Donald E. Johnson*	*Gene N. Thompson*
W. Whitney Ball	*Harris E. Rosendahl*	*Carl J. Weltzin*
	John D. Thomas	*G. Burton Wood, Emeritus*

THE COTTAGE GROVE BANK, COTTAGE GROVE

Chartered July 6, 1978; Charter No. 364

Head Office,
625 E. Gibbs Ave., P.O. Box 128
Cottage Grove, Oregon 97424
Tel. (503) 942-9121

Alan R. Monce — President
Clayton E. Spence — Vice President & Cashier

Directors

Dr. James Gant, Chairman	*Lynn P. Ferrin*	*Roger S. Russell*
Leonard B. Betz	*Dr. R. Jerome Kasher*	*John B. Winslow*
Donald D. Derickson, Advisory	*Mrs. Jeryl Lund*	*Leroy R. Zimmerman*
	Alan R. Monce	

COMMUNITY BANK OF CRESWELL, CRESWELL

Chartered January 26, 1970; Charter No. 345

Head Office,
265 E. Oregon Ave., P.O. Box 97
Creswell, Oregon 97426
Tel. (503) 895-4511

LeRoy A. Hansen — President & Chief Exec. Officer
Paul O. Cormier — Executive Vice President
Ronald G. Woods — Vice President & Cashier

Directors

Robert F. Marquess, Chairman	*LeRoy A. Hansen*	*Peyton J. Nelson*
Ralph Benter, Advisory	*Ronald L. Hanson*	*Calvin C. Taylor*
	Henry O. Honer	

BANK OF WILLAMETTE VALLEY, DALLAS

Chartered September 15, 1967; Charter No. 340

Head Office,
636 Main St., P.O. Box 87
Dallas, Oregon 97338
Tel. (503) 623-8311

Lloyd A. Penner — President
Richard C. Kindwall — Exec. Vice President
Valdean A. Pankratz — Asst. Vice President
Darrell C. Simcoe — Cashier

Directors

C. E. Kindwall, Chairman	*E. A. Flaming*	*Lloyd A. Penner*
Alvin J. Adolf	*W. H. Harland*	*Marvin J. Weiser*
	R. C. Kindwall	

FIRST STATE BANK OF ELGIN, ELGIN
Chartered April 28, 1945; Charter No. 308
Head Office,
P.O. Box 96
Elgin, Oregon 97827
Tel. (503) 437-2161

Glenn W. Kirkeby	President & Cashier
H. J. Harmon	Exec. Vice President

Wallowa Branch,
Wallowa, Oregon 97885
Tel. 886-2831

Orrin G. Kirkeby	Manager

Directors

Orrin G. Kirkeby, Chairman	*H. J. Harmon*	*Edwin J. McCoy*
Delmar J. Galloway	*Carl G. Helm*	*Merle C. Smith*
	Glenn W. Kirkeby	*Jack Tillman*

BANK OF THE NORTHWEST, EUGENE
Chartered June 22, 1977; Charter No. 359
Head Office,
299 E. 11th Ave., P.O. Box 10460
Eugene, Oregon 97440
Tel. (503) 687-0803

Clark W. Compton	President
Walter A. Sands	Exec. Vice Pres. & Cashier

Centre West Branch,
2190 West 11th Avenue, P.O. Box 2570
Eugene, Oregon 97402
Tel 683-6535

Gary Scott	Vice President & Manager

Directors

Norval J. Ritchey, Chairman	*Donald J. Bumgarner*	*Lawrence V. Hughes*
Stephen Bennett	*Clark W. Compton*	*Dan Luby*
	Emmett Egbert	*Fay E. Rockard*

CITIZENS BANK OF OREGON, EUGENE
Chartered May 31, 1955; Charter No. 325
Administrative,
975 Oak Street, P.O. Box 10312
Eugene, Oregon 97440
Tel. (503) 484-3400

John G. Hensel	President
Gary L. Pierpoint	Sr. Vice President
Charles R. Smith	Sr. Vice President
Peter J. Weber	Sr. Vice President
Michael R. Hale	Vice President
Charles M. Huebner	Vice President
Paul L. Kowash	Vice President & Auditor
James A. Lamka	Vice President & Controller
Darrell A. Legband	Vice President
C. Dewey Merydith	Vice President
Thomas N. Sciarretta	Vice President

Main Office,
975 Oak Street, P.O. Box 10312
Eugene, Oregon 97401
Tel. 484-3400

James A. Cornell	Vice Pres. & Mgr.

Coburg Road Branch,
1380 Coburg Road
Eugene, Oregon 97401
Tel. 484-3516

George D. Bunce	Manager

18th & Chambers Branch,
1665 W. 18th Street
Eugene, Oregon 97401
Tel. 484-3524

R. Scott Butterworth	Manager

Emerald Branch,
450 Hwy. 99 N.
Eugene, Oregon 97402
Tel. 484-3533

James L. Berry	Vice Pres. & Mgr.

River Road Branch,
1980 River Road
Eugene, Oregon 97402
Tel. 484-3535

Dale R. Currier	Manager

30th & Hilyard Branch,
2995 Hilyard Street,
Eugene, Oregon 97405
Tel. 484-3528

Frederick O. Mercer	Manager

Harrisburg Branch,
310 S. Third Street
Harrisburg, Oregon 97446
Tel. 995-6063

H. P. Welton	Vice Pres. & Mgr.

Springfield Branch,
725 North A Street
Springfield, Oregon 97477
Tel. 484-3531

Bradley F. Copeland	Vice Pres. & Mgr.

West Lane Branch,
88140 Territorial Road
Veneta, Oregon 97487
Tel. 935-2276, 935-2277, 935-2278

Larry P. Zeller	Manager

Directors

Tom R. Williams, Chairman	*Edwin E. Cone*	*Bruce J. Herzinger*
Clarence A. Chase Advisory	*Frank A. Graham, Advisory*	*Nils B. Hult*
John O. Chatt	*S. W. Groesbeck*	*Richard F. Olson*
Paul B. Cole	*Robert G. Harrison*	*Gayle D. Strome*
	John G. Hensel	*Donald E. Tykeson*
		L. H. Williams, Emeritus

PACIFIC CONTINENTAL BANK, EUGENE
Chartered July 24, 1972; Charter No. 347
Head Office,
630 13th Avenue E., P.O. Box 3155
Eugene, Oregon 97401
Tel. (503) 686-8685

J. Bruce Riddle	President
Thomas O. Reese	Vice President
T. Dean Hansen	Vice President & Cashier

Directors

F. W. Holcomb, Chairman	*Donald A. Bick*	*J. Bruce Riddle*
Robert A. Ballin	*Robert Holcomb*	*Gale M. Roberts*
Ward E. Beck	*Kevin G. Murphy*	*Ronald Taylor*

VALLEY STATE BANK, EUGENE
Chartered July 13, 1977; Charter No. 360
Administrative,
W. 11th & Bailey Hill Rd., P.O. Box 2549
Eugene, Oregon 97402
Tel. (503) 687-0259

Richard C. Williams	President
Gary L. Stevens	Exec. Vice Pres. & Cashier

West 11th Branch
W. 11th & Bailey Hill Rd.
P.O. Box 2549
Eugene, Oregon 97402
Tel. 687-0204

Eric H. Hardin	Vice President & Manager

Valley River Branch,
1141 Valley River Drive
Eugene, Oregon 97401
Tel. 683-3881

William V. Humphreys	Asst. Vice Pres. & Mgr.

Directors

Brian B. Obie, Chairman	*Wyman K. Hammer*	*Harry Rubenstein*
Edwin Brockett	*Corydon H. Jensen*	*Jean Tate*
Bill J. Combs	*Robert L. Newburn*	*Richard C. Williams*
	H. B. Person	

OREGON PACIFIC BANKING CO., FLORENCE
Chartered December 10, 1979; Charter No. 387
Head Office,
1355 Highway 101, P.O. Box 1206
Florence, Oregon 97439
Tel. (503) 997-7121

James L. Manderscheid	President
David W. Jackson	Vice President & Cashier

Directors

Albert J. Brauer, Chairman	*R. Gary Hoberg*	*Richard T. Kirby*
Jack R. Garrison	*Henry R. Johnson*	*James L. Manderscheid*
	Robert R. King	

SIUSLAW VALLEY BANK, FLORENCE
Chartered December 18, 1963; Charter No. 338
Head Office,
777 Oregon Coast Hwy., P.O. Box 280
Florence, Oregon 97439
Tel. (503) 997-3486

Johan Mehlum	President
Don Lee Davidson	Vice President
Madge Simington	Cashier

Cottage Grove Office,
18th & E. Main Streets
Cottage Grove, Oregon 97424
Tel. 942-3331

Lonnie Iholts	Asst. Vice Pres. & Mgr.

Mapleton Office,
Box 96
Mapleton, Oregon 97453
Tel. 268-4462

Barbara Cessnum	Manager

Pleasant Hill Office,
Highway 58, P.O. Box 639
Pleasant Hill, Oregon 97401
Tel. 726-7211

William Robinson	Asst. Vice Pres. & Mgr.

Directors

A. E. Ellingson, Chairman	*William J. Beck*	*Johan Mehlum*
	Don Lee Davidson	*Steven D. Vaughn*

FARMERS AND MERCHANTS BANK, FOREST GROVE
Chartered January 1, 1981; Charter No. 395
Head Office,
3010 Pacific Avenue, P.O. Box 766
Forest Grove, Oregon 97116
Tel. (503) 359-4495

Hal Andrews	President
Greg Lee	Vice President & Cashier
George E. Cook	Vice President

Directors

Al Louden, Chairman	*Roy Baker*	*Wilfred Holce*
Hal Andrews	*Sam Callaway*	*Don Scott*
	Roland Duyck	

FAMILY BANK OF COMMERCE, GRANTS PASS
Chartered November 28, 1977; Charter No. 363
Head Office,
100 N.E. Midland, P.O. Box 771
Grants Pass, Oregon 97526
Tel. (503) 476-1401

Jerry J. Leagjeld	President & Chief Exec. Officer
Dorian F. Corliss	Exec. Vice Pres. & Cashier
William Haden	Sr. Vice Pres./Loan Administration
C. E. Schmitz	Vice President/Operations

Directors

Edwin C. Smith, Chairman	*Walter B. Holm*	*Jerry J. Leagjeld*
Richard S. Bartle	*Troy D. Hopson*	*Louis F. Schultz*
	Philip R. Killian	*Andrew C. Jensen*

SOUTHERN OREGON STATE BANK, GRANTS PASS
Chartered July 10, 1956; Charter No. 329
Head Office,
735 S.E. Sixth St., P.O. Box 1171
Grants Pass, Oregon 97526
Tel. (503) 474-3300

Howard R. Hansen	President
F. L. Moore	Exec. Vice President
Dorothy Wolfe	Vice Pres. & Cashier
Wm. N. Edwards	Vice President
L. R. Gauthier	Vice President
Janet I. Goff	Vice President
Don O'Brien	Vice President

Motor-In Branch,
Grants Pass Shopping Center
921 N.E. "D" Street
Grants Pass, Oregon 97526
Tel. 474-3322

Lois Minchow	Asst. Vice President

Redwood Office,
1055 Redwood Avenue
Grants Pass, Oregon 97526
Tel. 474-3333

Donald F. Myrick, Jr. — Asst. Vice President

Directors

Howard R. Hansen	*Al Klassen*	*Ted R. Paulus*
N. N. Heinbuch	*F. Les Moore*	*James R. Swaggerty*
B. K. Herndon	*Gordon B. Patterson*	

MOUNT HOOD SECURITY BANK, GRESHAM

Chartered February 8, 1978; Charter No. 365
Head Office,
200 E. Powell, P.O. Box 529
Gresham, Oregon 97030
Tel. (503) 667-6555

Richard M. Green	President & Chief Exec. Officer
Bruce G. Bryant	Vice President
Robert A. Pingle	Cashier

Twelvemile Corner Branch,
22415 S.E. Stark St.
Gresham, Oregon 97030
Tel. 661-5200

Charles L. Lewis — Manager

Directors

Robert L. Murray, Chairman	*K. Milton Erickson*	*Gary M. Moller*
Mary J. Bredenkamp	*Richard M. Green*	*Neil A. Riegelmann*
Ray E. Crites	*Dean M. Macy*	*J. Frank Schmidt, Jr.*

COAST COMMUNITY BANK, HARBOR

Chartered November 29, 1978; Charter No. 370
Head Office,
97900 Shopping Center Ave.
P.O. Box 2746
Harbor, Oregon 97415
Tel. (503) 469-5335

Ronald G. Smith	President
L. J. Wilson	Vice Pres. & Cashier

Directors

D. O. Mills, Chairman	*R. T. Fallert*	*R. G. Smith*
G. T. Aldridge	*L. A. Haas*	*R. D. Van Der Linda*
S. K. Bossert	*R. A. Nichols, M.D.*	*J. J. Yarbrough*

COLUMBIA COMMUNITY BANK, HERMISTON

Chartered May 18, 1979; Charter No. 376
Head Office,
Highway 395, Hermiston Plaza, P.O. Box 827
Hermiston, Oregon 97838
Tel. (503) 567-1890

James E. Pratt	President & Chief Exec. Officer
Mary Wood	Cashier

Directors

James E. Pratt, Chairman	*Mervin Leonard*	*James M. Pippin*
George R. Greer	*Dennis B. Logan*	*Lon G. Wadekamper*

INLAND EMPIRE BANK, HERMISTON

Chartered February 16, 1948; Charter No. 314
Head Office,
101 Main Street, P.O. Box F
Hermiston, Oregon 97838
Tel. (503) 567-2291

Roger S. Bounds	President
J. G. Foster, Jr.	Exec. Vice President
Doris S. Bounds	Sr. Vice President
Paul H. Kaminga	Vice President
Ernest B. Loomis	Cashier
Wm. H. Wright	Vice President

Boardman Branch,
240 N. Main St.
Boardman, Oregon 97818
Tel. 481-9201

R. Chris Lovgren — Asst. Vice Pres. & Mgr.

McNary Branch,
500 Willamette St.
Umatilla, Oregon 97882
Tel. 922-4859

Elizabeth J. Kuhn — Asst. Vice Pres. & Mgr.

Stanfield Branch,
275 N. Main, P.O. Box 690
Stanfield, Oregon 97875
Tel. 449-3827

Charles M. Smith — Asst. Vice Pres. & Mgr.

Umatilla Branch,
6th & G Streets, P.O. Box 611
Umatilla, Oregon 97882
Tel. 922-5522

G. Martin Davis — Asst. Vice Pres. & Mgr.

Directors

Doris S. Bounds, Chairman	*L. Waid DeVore*	*Richard A. Koch, MD*
Roger S. Bounds	*J. G. Foster, Jr.*	*Norman H. Schroth*
	Paul H. Kaminga	*John F. Walchli*

TUALATIN VALLEY BANK, HILLSBORO

Chartered July 17, 1978; Charter No. 367
Head Office,
626 S.E. Baseline, P.O. Box 219
Hillsboro, Oregon 97123
Tel. (503) 640-2673

Ronald Bean	President
Lyle A. Lowe	Vice Pres. & Cashier
Carl G. Kelley	Vice President

Directors

W. W. Froom, Chairman	*Ronald Bean*	*Leonard L. Gratteri, Sr.*
Gerald A. Baker	*William R. Bond, Jr.*	*Raymond Meltebeke*
	Remi Coussens	

HOOD RIVER COUNTY BANK, HOOD RIVER
Chartered September 12, 1972; Charter No. 348
Head Office,
408 Oak St., P.O. Box 541
Hood River, Oregon 97031
Tel. (503) 386-4600

Roy D. Lewis	President
Kurtis Osborne	Vice President & Cashier

Directors

Wm. D. Pattison, Chairman	*Bruno Hukari*	*James M. Struck*
James Atkinson	*W. David Jensen*	*Roy D. Lewis*
Harley Horn	*R. A. Nafsinger*	*R. Thomas Yasui*

BANK OF WALLOWA COUNTY, JOSEPH
Chartered May 25, 1955; Charter No. 323
Head Office,
P.O. Box X
Joseph, Oregon 97846
Tel. (503) 432-3581

J. C. Cheatham	President
Doris W. Cheatham	Vice Pres. & Cashier
Phyllis Lovell	Vice Pres. & Manager

Enterprise Branch,
300 N.W. First, P.O. Box 399
Enterprise, Oregon 97828
Tel. 426-4511

Sandra Ferguson	Asst. Vice Pres. & Manager

Directors

J. C. Cheatham, Chairman	*Dorothy Justice*	*Marion W. McCrae*
S. J. Farris	*Floyd Kennedy*	*L. M. Ricker*
	Harold Klages	*Don Swart*

TRI-COUNTY BANKING CO., JUNCTION CITY
Chartered January 22, 1979; Charter No. 374
Head Office,
955 Ivy Street
Junction City, Oregon 97448
Tel. (503) 998-8734

H. C. Bradley, Jr.	President & Chief Executive Officer
James A. Bingham	Exec. Vice Pres. & Cashier
R. D. Bonfoey	Sr. Vice President & Mgr.

Applegate Branch,
88345 Territorial Road
Veneta, Oregon 97487
Tel. 935-4141

J. Lee Schimmer	Vice President & Manager

Directors

George Pyle, Chairman	*Jack Gibson*	*Frank Knox*
Bert Babb	*Ivan Horning*	*Brochner Mikkelsen*
H. C. Bradley, Jr.	*Ralph Hull*	*Ray Swanson*
	Elinor Hurd	

SOUTH VALLEY STATE BANK, KLAMATH FALLS
Chartered January 6, 1977; Charter No. 357
Head Office,
5215 S. Sixth Street, P.O. Box 5210
Klamath Falls, Oregon 97601
Tel. (503) 883-3366

Allan L. Craigmiles	President
Edward J. White	Vice President
John J. Novak	Vice President
Norma Wilkins	Vice Pres. & Cashier

Directors

Clyde E. Thompson, Chairman	*Allan L. Craigmiles*	*John J. Novak*
	William D. Ganger	*Edward J. White*

LEWIS & CLARK STATE BANK, LAKE OSWEGO
Chartered September 2, 1976; Charter No. 354
Head Office,
16099 S.W. Lower Boones Ferry Rd.
P.O. Box 1569
Lake Oswego, Oregon 97034
Tel. (503) 635-6671

Michael D. Moore	President
Eugene H. Bray	Sr. Vice President & Cashier
Cheryl Ables	Sr. Vice President
Cecilia A. Dispenza	Operations Officer

Willamette City Branch,
2000 S.W. Eighth Avenue
West Linn, Oregon 97068
Tel. 657-3260

Julie Hui	Manager

Directors

Bob Randall, Chairman	*Jim Gladt*	*Karen E. Tindall*
T. B. Dame	*Charles B. Harris III*	*O. M. "Pete" Wilson*
	Michael D. Moore	

HIGH LAKES COMMUNITY BANK, LA PINE
Chartered July 26, 1979; Charter No. 382
Head Office,
51366 S. Highway 97, P.O. Box 788
LaPine, Oregon 97739
Tel. (503) 536-1746

William G. Edom	President
Kraig Kushar	Vice President

Directors

Dr. Larry L. Kovachevich, Chairman	*Gerry R. Dury*	*Robert C. Patrick*
Jack Campbell	*William G. Edom*	*Robert Saling*
	Wayne H. Ernst	

LINCOLN BANK, LINCOLN CITY
Chartered December 30, 1946; Charter No. 310
Head Office,
4659 Highway 101 S., P.O. Box 2046
Lincoln City, Oregon 97367
Tel. (503) 996-2191

J. A. Gard	President
Nadine Schmauder	Vice President & Cashier
Ben H. Shuford	Vice President & Manager

Depoe Bay Branch,
Depoe Bay, Oregon 97341
Tel. 765-2356

Betty-Mae Beggal — Asst. Vice Pres. & Mgr.

Oceanlake Branch,
1931 N.W. Highway 101
Lincoln City, Oregon 97367
Tel. 994-2161

Gene E. Johnson — Vice Pres. & Manager

McMinnville Branch,
99 W. & McDaniel Lane, P.O. Box 430
McMinnville, Oregon 97128
Tel. 472-9303

Todd Caster — Vice Pres. & Manager

North Tillamook County Branch,
554—7th Street, P.O. Box 27
Nehalem, Oregon 97131
Tel. 368-5123

Robert E. Schrage — Manager

Pacific City Branch,
N. Brooten Road, P.O. Box 249
Pacific City, Oregon 97135
Tel. 965-6868

Melba Hamilton — Manager

South Beach Branch,
P.O. Box 78
South Beach, Oregon 97366
Tel. 867-3434

Willamina Branch,
322 N.E. Main Street
Willamina, Oregon 97396
Tel. 876-2482

George Clunie — Vice Pres. & Manager

Yachats Branch,
Yachats, Oregon 97498
Tel. 547-3133

David Stanard — Manager

Directors

J. Allen Gard, Chairman — *D. W. Griffith* — *A. R. Johnson*
T. W. Cougill, Sr. — *Lyle Hasselbrink* — *K. L. Morgan*
Richard L. Boden — *Norris Heinbuch* — *O. C. Yocum, Jr.*

JUNIPER BANKING COMPANY, MADRAS

Chartered November 30, 1978; Charter No. 381

Head Office,
810 Fourth Street, P.O. Box G
Madras, Oregon 97741
Tel. (503) 475-7221

Errol Schnider — President
Howard J. Rogers — Vice President

Directors

Eddie Light, Chairman — *Max Higbee* — *Paul Lindgren*
Don Aitken — *Bill Houts* — *H. Michael Russell*
Robert C. Brinker — *Owen Larkin* — *Gordon Stewart*

JEFFERSON STATE BANK, MEDFORD

Chartered August 9, 1978; Charter No. 366

Head Office,
1004 Biddle Road
Medford, Oregon 97501
Tel. (503) 773-5333

Michael B. Neyt — President
Richard D. Larson — Vice President & Cashier

Stewart Avenue Branch
804 Stewart Avenue
Medford, Oregon 97501
Tel. 779-9292

Diane Geise — Asst. Cashier

Directors

John A. Duke, Chairman — *John Hilts* — *Michael B. Neyt*
D. L. (Abb) Gressett — *Robert Jacobson* — *L. John Pierce*
C. D. Larson

MEDFORD STATE BANK, MEDFORD

Chartered July 31, 1979; Charter No. 383

Head Office,
301 E. Main Street, P. O. Box 4400
Medford, Oregon 97501
Tel. (503) 773-6661

Robert E. Pfaendler — President
Steve Simonsen — Exec. Vice President
Elizabeth A. Guthrie — Vice Pres. & Cashier

Directors

Duane C. Gleaves, Chairman — *Douglas F. Gardenier* — *Robert E. Pfaendler*
Jim Coleman — *Jack L. Kohen* — *Ed R. Setzler*

COLONIAL BANKING COMPANY, MERLIN

Chartered December 15, 1978; Charter No. 372

Head Office,
3600 Merlin-Galice Road, P.O. Box 710
Merlin, Oregon 97532
Tel. (503) 476-1776

Richard L. Boden — President
Clifford M. Kuhlman — Exec. Vice Pres. & Cashier
Arthur B. Mills — Vice President

Rogue River Branch
8991 Rogue River Highway
Rogue River, Oregon 97537
Tel. 582-1776

James McNees — Vice President & Manager

Directors

David Kirkwood, Chairman — *Andrew C. Duley, Jr.* — *Josephine R. Smith*
Richard L. Boden — *Robert T. Kirkwood* — *Howard C. Wagner*
Jerry S. Lausmann

BANK OF COMMERCE, MILTON-FREEWATER

Chartered April 26, 1945; Charter No. 307

Head Office,
13 N.E. 5th Street, P.O. Box 50
Milton-Freewater, Oregon 97862
Tel. (503) 938-5544

John L. Yantis, Jr. — President
R. L. Tomlinson — Sr. Vice President & Cashier
A. T. Sektnan — Vice President
Merl G. Odman — Vice President

Directors

A. T. Sektnan, Chairman — *Gilbert Olinger* — *R. L. Tomlinson*
Robert C. Brinker — *R. M. Steadman* — *John L. Yantis, Jr.*

THE BANK OF MILWAUKIE, MILWAUKIE
Chartered September 2, 1980; Charter No. 392
Head Office,
10955 S.E. Main
Milwaukie, Oregon 97222
Tel. (503) 652-2560

John J. Oliverio — President
Millard G. Sinclair — Vice President & Cashier

Directors
Joseph E. Ahern — *Keith H. Miles* — *John J. Oliverio*
Edmund P. Jensen — *Carl W. Mays, Jr.* — *Leslie R. Peake*
Irving J. Leopold

FIRST STATE BANK OF OREGON, MILWAUKIE
Incorporated Dec. 26, 1908; Corporation No. 28
Head Office,
10888 S.E. Main Street, P.O. Box 22085
Milwaukie, Oregon 97222
Tel. (503) 653-3300

Robert W. Franz	Chrmn. of Bd. & Chief Exec. Officer
D. H. Finley	President
James J. Atkinson	Exec. Vice President
Walt Mulvey	Sr. Vice President
W. T. Rutherford	Sr. Vice President
J. Lynn Jones	Sr. Vice President
Jerry V. Clark	Regional Vice President
Robert L. Fletcher	Regional Vice President
Richard W. Rhodes	Executive Trust Officer
B. J. McMahon	Auditor
David A. Abts	Vice President
E. G. Branlund	Vice President
Russell A. Brumagin	Vice President
Hal Buttolph	Vice President
John Burrell	Vice President & Manager
James L. Davenport	Vice President
Gary W. Deems	Vice President
Ronald D. Johnson	Vice President
Robert L. Price	Vice President
T. N. Takasumi	Vice President
Terry Tracy	Vice President

Aloha Office,
18535 S.W. Tualatin Valley Hwy.
Aloha, Oregon 97005
Tel. 642-2585
George Massinger — Asst. Vice Pres. & Manager

Farmington Mall Office,
17455 S.W. Farmington
Aloha, Oregon 97005
Tel. 649-7535
Paula Easter — Manager

Beaverton Office,
4735 S.W. Hall Blvd.
Beaverton, Oregon 97005
Tel. 641-2250
Bob Bolin — Vice Pres. & Manager

Progress Plaza Office,
8625 S.W. Scholls Ferry Rd.
Beaverton, Oregon 97005
Tel. 646-6851
Ray Rankin — Manager

Westgate Office,
3785 S.W. Hall Blvd.
Beaverton, Oregon 97005
Tel. 641-3105
Barbara King — Manager

Damascus Office,
19830 S.E. Hwy. 212
Clackamas, Oregon 97015
Tel. 658-3125
Florence Laing — Manager

Estacada Office,
279 S.W. Broadway, P.O. Box 218
Estacada, Oregon 97023
Tel. 630-3272
Al Drummond — Manager

Gresham Mall Office,
390 W. Burnside
Gresham, Oregon 97030
Tel. 666-1546
Bill Wenzel — Manager

Gresham Office,
234 N. Main Street
Gresham, Oregon 97030
Tel. 667-0444
Jim Casey — Vice Pres. & Manager

Hillsboro Office,
350 S. First Street
Hillsboro, Oregon 97123
Tel. 648-0871
Andy Sichler — Asst. Vice Pres. & Manager

Lake Oswego Office,
256 A Avenue
Lake Oswego, Oregon 97034
Tel. 635-4331
C. Harry Norstrom — Vice Pres. & Manager

Southgate Office,
10413 S.E. 82nd Ave., P.O. Box 22085
Milwaukie, Oregon 97222
Tel. 243-3690
Roger Dunigan — Asst. Vice Pres. & Manager

Willamette View Manor Office,
12705 S.E. River Road, P.O. Box 22085
Milwaukie, Oregon 97222
Tel. 653-3338

Oak Grove Office,
14888 S.E. McLoughlin Blvd.
Oak Grove, Oregon 97268
Tel. 654-3344
Denny Nielson — Asst. Vice Pres. & Manager

Hilltop Office,
1400 S. Molalla Avenue
Oregon City, Oregon 97045
Tel. 657-2222
Fred Ozyp — Manager

Oregon City Office,
104—11th Street
Oregon City, Oregon 97045
Tel. 656-5253

Lilly Evans — Manager

Barbur Boulevard Office,
8420 S.W. 24th
Portland, Oregon 97219
Tel. 243-3539

George Curtis — Asst. Vice Pres. & Manager

East Morrison Office,
726 E. Morrison
Portland, Oregon 97214
Tel. 243-3608

Roland Nadeau — Asst. Vice Pres. & Manager

Gateway Office,
10300 N.E. Weidler, P.O. Box 20266
Portland, Oregon 97220
Tel. 243-3630

Jim Seltmann — Manager

Hillsdale Office,
6335 S.W. Capitol Hwy.
Portland, Oregon 97219
Tel. 243-3661

Steve Westerberg — Manager

Multnomah Office,
3515 S.W. Troy Street
Portland, Oregon 97219
Tel. 243-3677

Rose Howe — Manager

Portland Main Office,
1212 S.W. Sixth Avenue
Portland, Oregon 97204
Tel. 243-3671

Paul Cook — Vice Pres. & Manager

St. Vincent Office
9155 Barnes Rd.
Portland, Oregon 97225
Tel. (503) 243-3650

Joe Martinez — Manager

Southeast 82nd & Division Office,
2122 S.E. 82nd
Portland, Oregon 97220
Tel. 243-3588

Lorraine Short — Manager

S.W. 6th & Alder Office,
520 S.W. 6th
Portland, Oregon 97204
Tel. 243-3601

Edward Kawasaki — Vice Pres. & Manager

Sunset Office,
805 N.W. Murray Road, P.O. Box 568
Portland, Oregon 97229
Tel. 646-9611

James Mealey — Manager

200 Market Office,
200 S.W. Market Street
Portland, Oregon 97201
Tel. 243-3637

Jack Hune — Asst. Vice Pres. & Mgr.

Viking Office,
626 S.W. College
Portland, Oregon 97201
Tel. 222-1622

Dennis Montgomery — Asst. Vice Pres. & Mgr.

Lancaster & Market Office,
1565 Lancaster N.E.
Salem, Oregon 97301
Tel. 362-9270

Tim Kubli — Manager

Salem Main Office,
360 Commercial N.E.
Salem, Oregon 97301
Tel. 362-9270

Fred Pfarrer — Vice Pres. & Manager

Tigard Office,
11665 S.W. Pacific Hwy.
Tigard, Oregon 97223
Tel. 639-8656

Chuck Anderson — Asst. Vice Pres. & Mgr.

Directors

Robert W. Franz, Chairman	*J. Earl Jones*	*M. F. Siedow*
Andrew J. Cook	*John Kinsman*	*Wendell C. Sivers*
R. W. DeWeese	*David S. Pattullo*	*Edward S. Smith*
D. H. Finley	*Knute M. Qvale*	*Robert F. Smith*
Fred C. Gast	*Milo G. Renner*	*William E. Tharp*

METROPOLITAN BANK, MILWAUKIE
Chartered January 8, 1979; Charter No. 373
Head Office,
15806 S.E. McLoughlin Blvd., P.O. Box 68347
Milwaukie, Oregon 97222 Oak Grove, Oregon 97268
Tel. (503) 653-2274

J. Knox Corbett, Jr. — President & Chief Exec. Officer
Richard M. Meyer — Sr. Vice President & Cashier
C. A. Dale — Vice President

Directors

Frank A. Reynolds, Chairman	*J. Knox Corbett, Jr.*	*Ernest H. Miller*
Daniel R. Adams	*Nick I. Goyak*	*Donald E. Peck*
W. Todd Coffelt	*Steven Hungerford*	*Ronald V. Roderick*
	Frank C. Lee	*Peter Stott*

BANK OF MYRTLE POINT, MYRTLE POINT
Chartered March 31, 1972; Charter No. 346
Head Office,
320 Eighth Street, P.O. Box 607
Myrtle Point, Oregon 97458
Tel. (503) 572-5202

G. H. Pierson — President
John Hammack — Vice President
Jay Lockett — Cashier

Powers Branch,
427 Second St., P.O. Box E
Powers, Oregon 97466
Tel. 439-4661

J. Michael Krantz — Manager

Directors

Robert C. Haug, Chairman	*James E. Hatcher*	*G. H. Pierson*
Alvin B. Cartwright	*Robert G. Hogan*	*Mrs. R. E. Rolfe*
	Murl W. Laird	

SECURITY BANK OF COOS COUNTY, MYRTLE POINT
Chartered August 29, 1919; Charter No. 251
Head Office,
503 Spruce St., P.O. Box 365
Myrtle Point, Oregon 97458
Tel. (503) 572-2612

Sam Dement	Chairman of the Board
Chuck Brummel	President
Ramona Evans	Vice President & Cashier
James R. Fleck	Exec. Vice President

Myrtle Point Branch,
503 Spruce St., P.O. Box 365
Myrtle Point, Oregon 97458
Tel. 572-2412

R. T. Green — Vice Pres. & Mgr.

Bandon Branch,
11th & Hwy. 101, P.O. Box 99
Bandon, Oregon 97411
Tel. 347-2401

Bert Roberts — Asst. Vice Pres. & Mgr.

Bay Area Branch,
1100 Hwy. 101 S., P.O. Box 1139
Coos Bay, Oregon 97420
Tel. 269-2311

Dave Lawson — Asst. Vice Pres. & Manager

Charleston Branch,
5005 Boat Basin Drive
Charleston, Oregon 97420
(P.O. Box 3458, Coos Bay, OR 97420)
Tel. 888-5571

Larry Schoner — Manager

Coquille Branch,
5th & Central, P.O. Box 70
Coquille, Oregon 97423
Tel. 396-3138

Phil Nelson — Manager

Directors

Sam Dement, Chairman	*Donald Goddard*	*W. H. Petre*
Charles D. Brummel	*Frank Henry*	*Elton Schroeder*
Sid Chandler	*Hollis Mast*	*Harry A. Slack, Jr.*

NEWBERG STATE BANK, NEWBERG
Chartered March 17, 1981; Charter No. 399
Head Office,
1815 Portland Rd., P.O. Box 88
Newberg, Oregon 97132
Tel. (503) 538-1318

Robert G. Lance	President
John A. Linton	Cashier

Directors

Charles C. Caffall	*Bruce D. Dixon*	*Robert G. Lance*
Finis Carter	*Stanley D. Kern*	*Carolyn J. Willcutts*

THE BANK OF NEWPORT, NEWPORT
Chartered March 4, 1925; Charter No. 284
Head Office,
506 S.W. Coast Hwy., P.O. Box 7
Newport, Oregon 97365
Tel. (503) 265-6666

Donald L. Barth	President
Paul W. Shumate	Exec. Vice Pres. & Cashier
H. Lawrence Hull	Vice President

Newport North Branch,
2350 N. Coast Hwy., P.O. Box 1670
Newport, Oregon 97365
Tel. 265-6691

Steve Peters — Manager

South Lincoln Branch,
443 Highway 34, P.O. Box A
Waldport, Oregon 97394
Tel. 563-3273

Larry E. Hartsel — Manager

Directors

Beverley Gauntlett Green, Chairman	*Henry W. Hancock*	*W. S. Ouderkirk*
Donald L. Barth	*H. Lawrence Hull*	*Paul W. Shumate*
Phillip Gene Bateman	*G. K. Litchfield*	*Marvin H. Uhlenhake*
	Marvin B. Noble	

YAQUINA BAY BANK, NEWPORT
Chartered January 16, 1981; Charter No. 396
Head Office,
350 East Olive, P.O. Box 1770
Newport, Oregon 97365
Tel. (503) 265-9422

Jerry Kinersly	President
Jack W. Graff	Vice President
Janet K. Kirsch	Cashier

Directors

Thomas O. Branford, Chairman	*Wilburn Hall*	*Tom Luther*
John Brenneman	*Robert Jacobson*	*James Vickers*
Alan Brown	*Jerry Kinersly*	*Donald H. Williams*

NORTHWEST COMMERCE BANK, NORTH BEND
Chartered March 24, 1978; Charter No. 362
Head Office,
3451 Broadway, P.O. Box 1068
North Bend, Oregon 97459
Tel. (503) 756-2011

Marvin R. Vernon	President & Chief Exec. Officer
Michael Albrich	Vice President
Karen Pullen	Vice President

Directors

Maurie Bassett	*Norman Fiet M.D.*	*Robert Stevenson*
Larry Dowd	*Douglas Fletcher*	*Marvin R. Vernon*
Roy H. Erichsen	*Melody Maeyens*	

WILLAMETTE FALLS STATE BANK, OREGON CITY
Chartered August 30, 1979; Charter No. 384
Head Office,
334 Warner Milne Road, P.O. Box 271
Oregon City, Oregon 97045
Tel. (503) 657-7918

David P. Peery	President
Gary Dennison	Exec. Vice Pres. & Cashier

Directors

Larry Schoenborn, Chairman	*John M. Molendyk*	*David P. Peery*
Joyce L. Evans	*Paul Dean Nichols*	*Irving W. Potter*
Lewis A. Johnson	*K. Peter Norrie*	*Gene A. Rickert*

THE PENDLETON BANKING CO., PENDLETON
Chartered March 20, 1973; Charter No. 349
Head Office,
125 S.E. Court Ave., P.O. Box 1499
Pendleton, Oregon 97801
Tel. (503) 276-4111

John R. Segerstrom	President
David F. Hart	Vice President
Sally A. Hopper	Cashier

Melanie Square Branch,
300 S.W. 17th, P.O. Box 1499
Pendleton, Oregon 97801
Tel. 276-4111

Steven J. Stillmak	Vice Pres. & Manager

Directors

Joe B. Green, Chairman	*Alex M. Byler*	*Harlan W. Peterson*
Amy Bedford	*Donald D. Hawkins*	*John R. Segerstrom*
	David A. Lindberg	

BEAR CREEK VALLEY BANK, PHOENIX
Chartered January 14, 1980; Charter No. 388
Head Office,
4000 S. Pacific Hwy., P.O. Box 420
Phoenix, Oregon 97535
Tel. (503) 535-3333

Larry Sherman	President
Mark D. Lee	Vice President
Connie Warren	Cashier

Directors

William B. Boylan, Chairman	*Ed Earnest*	*Larry Sherman*
H. Don Christy	*Gary Hall*	*Chloe Underwood*
	Shelby Price	*Dr. John R. Watson*

AMERICAN STATE BANK, PORTLAND
Chartered July 31, 1969; Charter No. 344
Head Office,
2737 N.E. Union Avenue
Portland, Oregon 97212
Tel. (503) 282-2216

Venerable F. Booker	President
Evelyn J. Basinger	Vice President
Alan Barto	Cashier & Secretary

Eastmoreland Branch,
4451 S.E. 28th
Portland, Oregon 97202
Tel. 238-7080

Paul Johnson	Manager

2nd & Yamhill Branch,
204 S.W. Yamhill Street
Portland, Oregon 97204
Tel. 241-1937

Charlie Eastabrooks	Manager

Directors

Venerable F. Booker, Chairman	*C. F. Eastabrooks*	*Curtis Williams*
	Booker T. Lewis, Jr.	*Silas Williams*

THE BANK OF NOVA SCOTIA, PORTLAND
Authorized October 16, 1978;
Certificate of Authority No. 230
Portland Branch,
56 S.W. Salmon Street
Portland, Oregon 97204
Tel. (503) 222-4396

W. D. Deering	Manager
Mrs. J. E. Jolliffe	Assistant Manager
L. W. Ritchie	Representative

THE BANK OF TOKYO, LTD., PORTLAND
Authorized October 8, 1965; Certif. of Authority No. 75
Portland Branch,
411 S.W. Sixth Avenue
Portland, Oregon 97204
Tel. (503) 222-3661

Motoo Matsumura	General Manager
Tsutomu Yamagishi	Deputy General Manager
Haruyasu Nomura	Manager
Takao Saruwatari	Manager & Comptroller
Masaru Yatabe	Manager
Toshihiro Mishima	Assistant Manager

CANADIAN IMPERIAL BANK OF COMMERCE, PORTLAND
Declaration July 1, 1903; Corporation No. 179
Sixth & Washington Branch,
504 S.W. Sixth Avenue, P.O. Box 69
Portland, Oregon 97207
Tel. (503) 228-8493

J. H. Butler	Manager
De Wayne Franz	Accountant

Beaverton Branch,
3425 Cedar Hills Blvd., P.O. Box ZZ
Beaverton, Oregon 97005
Tel. 643-6491

A. M. Gibb	Manager
B. B. Barge	Accountant

Fourth & Market Branch,
1600 S.W. Fourth at Market, P.O. Box 944
Portland, Oregon 97207
Tel. 228-6632

H. D. Umeris	Manager
B. J. Williams	Accountant

Lloyd Center Branch,
905 N.E. Halsey, P.O. Box 12025
Portland, Oregon 97212
Tel. 287-8511

W. B. Anderson	Manager
D. J. Wilson	Accountant

COLUMBIA PACIFIC BANK & TRUST CO., PORTLAND

Chartered July 9, 1976; Charter No. 353
Head Office,
One S.W. Columbia
Portland, Oregon 97258
Tel. (503) 226-0226

Tom R. Pendergraft	President
John M. Oleyar, III	Exec. Vice President
William D. Smith	Sr. Vice President
L. Randolph Todd	Sr. Vice President
V. June Marks	Vice President & Cashier
Richard A. Cox	Vice Pres. & Trust Officer
Basil N. Panaretos, Jr.	Vice President

Clackamas Branch,
14935 S.E. 82nd
Clackamas, Oregon 97015
Tel. 657-1311

James W. Hamilton	Asst. Vice Pres. & Mgr.

Columbia Boulevard Office,
2107 N.E. Columbia Blvd.
Portland, Oregon 97211

Richard J. Nelson	Vice Pres. & Manager

Directors

Lawrence L. Rennett, Chairman	*Melvin R. Kroker*	*Tom R. Pendergraft*
James R. Anderson	*James C. Moran*	*Thomas E. Wolf*
	William F. Niemi, Jr.	

COLUMBIA TRUST COMPANY, PORTLAND

Authorized June 30, 1980
Head Office,
621 S.W. Morrison
Portland, Oregon 97205
Tel. (503) 222-3600

J. Jerry Inskeep, Jr.	Chairman of the Board
James F. Rippey	President
Loren L. Wyss	Vice Pres. & Secretary
Albert D. Corrado	Vice President
Wayne R. Ericksen	Vice President
Alan J. Folkman	Vice President
George L. Hanseth	Vice President
Peter C. Kirkman	Vice President
Michael W. Powers	Vice President
Thomas L. Thomsen	Vice President
Lawrence S. Viehl	Vice President
Steven D. McShatko	Cashier

Directors

Albert D. Corrado	*J. Jerry Inskeep, Jr.*	*Loren L. Wyss*
Wayne R. Ericksen	*James F. Rippey*	

THE HONGKONG AND SHANGHAI BANKING CORPORATION, PORTLAND

Authorized Sept. 24, 1980; Cert. of Authority No. 293

Portland Branch,
300 S.W. Sixth Avenue
Portland, Oregon 97204
Tel. (503) 242-1199

G. E. Creed	Vice Pres. and Manager
N. J. Willis	Operations
L. J. Lewis	Asst. Operations

THE OREGON BANK, PORTLAND

Chartered March 21, 1958; Charter No. 335
Head Office,
1001 S.W. Fifth Avenue, P.O. Box 3066
Portland, Oregon 97208
Tel. (503) 222-7777

Donald L. Tisdel	Chief Exec. Officer
Michael Danielson	President
Norris Heinbuch	Chief Operating Officer
V. E. Solso	Vice Chairman
Donn N. Spencer	Sr. Vice President
Richard F. Radke	Sr. Vice President
Gary D. Putnam	Sr. Vice Pres., Secretary, Gen. Counsel & Sr. Trust Officer
John Bates	Vice President Financial Adm.
Leroy J. Lundy	Vice President & Trust Officer
Robert M. Magee	Vice Pres. & Sr. Trust Officer
James McCullough	Vice President
George DeCloedt	Vice President
Ernest Oliver	Vice President
Frederick M. Kinyon	Vice President
Robert Platt, III	Vice Pres. & Sr. Investment Officer
Ronald E. Cordon	Vice President
Robert Fletcher	Vice President
Wallace W. Child	Vice President
Dean Wendle	Vice President
Richard Moffitt	Vice President
Jim Meyer	Vice President
Joe Waldron	Vice President & Auditor
Inez Henneman	Vice Pres. & Controller
Henry Langeland	Vice President
Robert Hand	Vice President
Eldon Stirnweis	Vice President
Roger Bulger	Vice President
Ron Studham	Vice President
Robert Mitchell	Vice President
Richard Peecie	Vice President
James Aalberg	Vice President
Vern Cameron	Vice President

Head Office Branch,
1001 S.W. Fifth Avenue, P.O. Box 3066
Portland, Oregon 97208
Tel. 243-7101

Michael Empey	Vice President & Mgr.

Beaverton Mall Branch,
3215 S.W. Cedar Hills Blvd., P.O. Box 708
Beaverton, Oregon 97005
Tel. 644-2104

Victor Harris	Manager

Murray & Allen Branch,
14400 S.W. Allen Blvd., P.O. Box 249
Beaverton, Oregon 97005
Tel. 641-8975
Linda Schattauer — Manager

Valley Plaza Branch,
9450 S.W. Beaverton-Hillsdale Hwy.
Beaverton, Oregon 97005
Tel. 222-7859
Jesse Averette — Vice Pres. & Manager

Bend Branch,
1210 East 3rd Street
Bend, Oregon 97701
Tel. 389-3500
P. J. Slade — Vice Pres. & Manager

Cascade Locks Branch,
Columbia Gorge Center, P.O. Box 487
Cascade Locks, Oregon 97014
Tel. 374-8458
Bill Rice — Manager

Dallas Branch,
791 Main Street
Dallas, Oregon 97338
Tel. 623-8383
Wayne Bailey — Vice Pres. & Manager

Broadway & Oak Branch,
111 E. Broadway St., P.O. Box 10426
Eugene, Oregon 97440
Tel. 485-1321
Bob Karau — Asst. Vice Pres. & Mgr.

Campus Branch,
886 East 13th Avenue, P.O. Box 10333
Eugene, Oregon 97440
Tel. 687-9242
Eugene Moore — Manager

11th & Garfield Branch,
2000 West Eleventh
Eugene, Oregon 97402
Tel. 485-2233
Carolyn Nading — Manager

10th & Lincoln Branch,
275 W. 10th St., P.O. Box 10128
Eugene, Oregon 97440
Tel. 484-5760
J. C. Fitzgerald — Vice Pres. & Manager

29th & Willamette Branch,
2840 Willamette, P.O. Box 5632
Eugene, Oregon 97405
Tel. 485-2580
William Wolfe — Asst. Vice Pres. & Manager

Gresham Branch,
1500 N.E. Division St., P.O. Box 606
Gresham, Oregon 97030
Tel. 665-5189
Bruce Copper — Manager

Hillsboro Branch,
980 S.E. Oak
Hillsboro, Oregon 97123
Tel. 640-1744
Kerry Dickman — Manager

Citizens Branch,
400 4th Street
Lake Oswego, Oregon 97034
Tel. 222-7738
Dennis Miller — Vice Pres. & Manager

Lake Grove Branch,
16209 Bryant Road
Lake Oswego, Oregon 97034
Tel. 222-7676
Neil Iven — Vice Pres. & Manager

Lebanon Branch,
2600 S. Santiam Highway, P.O. Box 308
Lebanon, Oregon 97355
Tel. 259-2631
Gary Hawkins — Asst. Vice Pres. & Mgr.

Downtown Branch,
222 W. Main Street, P.O. Box 1056
Medford, Oregon 97501
Tel. 772-3384
Virgil Syverson — Vice Pres. & Manager

East Medford Branch,
701 E. Jackson Street, P.O. Box 1114
Medford, Oregon 97501
Tel. 779-1385
Ted W. Perez — Manager

Rogue Valley Branch,
1025 Court Street, P.O. Box 1460
Medford, Oregon 97501
Tel. 779-1770
William Smith — Vice Pres. & Manager

Milton-Freewater Branch,
215 N. Columbia Street, P.O. Box 27
Milton-Freewater, Oregon 97862
Tel. 938-3321
Richard L. Meier — Vice Pres. & Manager

Milwaukie Branch,
10501 S.E. Main, P.O. Box 22167
Milwaukie, Oregon 97222
Tel. 222-7704
John McIlmoil — Manager

Rose Villa Branch,
13505 S.E. River Road
Milwaukie, Oregon 97222
Tel. 654-3171, Ext. 473
Helen McGuire — Manager

Oak Grove Branch,
15123 S.E. McLoughlin Blvd., P.O. Box 68385
Oak Grove, Oregon 97268
Tel. 222-7974
Jeff Bryant — Manager

Oregon City Branch,
615 High Street, P.O. Box 311
Oregon City, Oregon 97045
Tel. 656-1681
Joe Radel — Asst. Vice Pres. & Mgr.

Pendleton Branch,
157 S. Main Street, P.O. Box 40
Pendleton, Oregon 97801
Tel. 276-2231
Kermit Houser — Asst. Vice Pres. & Mgr.

Cedar Mills Branch,
12600 N.W. Cornell Road, P.O. Box 25182
Portland, Oregon 97225
Tel. 641-4288
Norm Swift — Manager

Grand & Morrison Branch,
524 S.E. Morrison St., P.O. Box 14578
Portland, Oregon 97214
Tel. 222-7719
James Herrick — Manager

Lloyd Center Branch,
500 N.E. Multnomah Street, P.O. Box 12087
Portland, Oregon 97212
Tel. 222-7688
Kay Carter — Manager

Ninth & Washington Branch,
820 S.W. Washington, P.O. Box 4447
Portland, Oregon 97208
Tel. 222-7848
John Lane — Manager

N.W. 21st & Davis Branch,
221 N.W. 21st Avenue, P.O. Box 4184
Portland, Oregon 97208
Tel. 222-7824
Richard Kruger — Manager

106th & Stark Branch,
10540 S.E. Stark, P.O. Box 16493
Portland, Oregon 97216
Tel. 222-7832
Jo Sefert — Manager

122nd & Stark Branch,
510 S.E. 122nd Avenue, P.O. Box 16146
Portland, Oregon 97216
Tel. 222-7837
John Steele — Manager

Parkrose Branch,
10120 N.E. Sandy Boulevard, P.O. Box 20068
Portland, Oregon 97220
Tel. 222-7857
James Wallis — Vice Pres. & Manager

St. Johns Branch,
7410 North Chicago St., P.O. Box 03188
Portland, Oregon 97203
Tel. 222-7828
Eric Lieberg — Manager

Standard Plaza Branch,
1100 S.W. 6th Avenue, P.O. Box 8010
Portland, Oregon 97207
Tel. 222-7697
Darcy Mealy — Manager

3rd & Washington Branch,
319 S.W. Washington Street
Portland, Oregon 97204
Tel. 222-7512
Richard Russell — Asst. Vice Pres. & Mgr.

20th & Sandy Branch,
2021 N.E. Sandy Blvd., P.O. Box 13307
Portland, Oregon 97213
Tel. 222-7868
Terry King — Manager

Willamette Center Branch,
121 S.W. Salmon, P.O. Box 8250
Portland, Oregon 97207
Tel. 222-7773
Thurston Gates — Vice Pres. & Manager

Rainier Branch,
203 A Street, E., P.O. Box R
Rainier, Oregon 97048
Tel. 556-1971
C. E. Roberts — Sr. Vice President
E. M. Jensen — Vice Pres. & Manager

Reedsport Branch,
178 N. 6th Street, P.O. Box 327
Reedsport, Oregon 97467
Tel. 271-2125
Marion Green — Vice Pres. & Manager

Center & Church Branch,
605 Center Street N.E., P.O. Box 2342
Salem, Oregon 97308
Tel. 581-4811
Steve Norris — Asst. Vice Pres. & Mgr.

Salem Main Branch,
700 Pringle Parkway S.E., P.O. Box 2218
Salem, Oregon 97308
Tel. 399-7415
Jack Dressler Manager

The Dalles Branch,
115 E. Fourth Street, P.O. Box 461
The Dalles, Oregon 97058
Tel. 298-5585
Larry Gilpin Manager

Tigard Branch,
11999 S.W. Pacific Highway, P.O. Box 23667
Tigard, Oregon 97223
Tel. 620-2151
Steve Worthington Manager

Troutdale Branch,
141 S.E. Dora
Troutdale, Oregon 97060
Tel. 665-9131
Eugene Cox Manager

West Linn Branch,
19181 Pacific Highway
West Linn, Oregon 97068
Tel. 243-7188
Steve Bacon Manager

Wilsonville Branch,
29930 S.W. Parkway Avenue, P.O. Box 279
Wilsonville, Oregon 97070
Tel. 682-2611
Richard Marsh Manager

Directors

Donald L. Tisdel, Chairman	*Norris N. Heinbuch*	*Joan Smith*
C. Anthony Adams	*J. Blake Hering*	*V. E. Solso*
Craig Courtemanche	*David R. Hinson*	*Henry T. Swigert*
L. Courtemanche, Jr.	*Peter C. Murphy*	*Ross B. Thompson*
Michael Danielson	*Dr. T. J. Pasquesi*	*Frederick H. Torp*
Douglas David	*C. E. Roberts*	*Cyrus T. Walker*
Alan Gard	*K. T. Shipley*	*Ralph E. Williams*

OREGON MUTUAL SAVINGS BANK, PORTLAND

Chartered October 23, 1931; Charter No. 1

Head Office,
234 S.W. Broadway, P.O. Box 2882
Portland, Oregon 97208
Tel. (503) 248-6672

Jack H. Goetze	President
William M. Meyer	Sr. Vice President
Paul R. Nordstrom	Sr. Vice President
James L. Alleman	Vice President
Eldon R. Dalke	Vice Pres. & Secretary
Clara L. Eberius	Vice President
Brad Bleything	Asst. Vice Pres. & Auditor
Gary H. Weinstein	Vice President

Main Branch,
234 S.W. Broadway
Portland, Oregon 97205
Tel. 248-6672
Lois L. Freeman Vice President & Manager

Beaverton Branch,
3600 S.W. Cedar Hills Blvd.
Beaverton, Oregon 97005
Tel. 646-9616
Will Sawyer Manager

Beaverton Valley West Branch,
4650 S.W. Griffith Dr.
Beaverton, Oregon 97005
Tel. 641-5354
David A. Waldrip Asst. Vice Pres. & Mgr.

Eugene Branch,
1201 Oak Street
Eugene, Oregon 97401
Tel. 345-2365
J. A. Nunez Manager

Gresham Branch,
825 N.E. Hogan Rd.
Gresham, Oregon 97030
Tel. 667-6672
Jo Rice Manager

Hillsboro Branch,
1234 W. Baseline St.
Hillsboro, Oregon 97123
Tel. 640-1602
Terry T. Stewart Manager

Mountain Park Plaza Branch,
11830 S.W. Kerr Parkway, Suite R
Lake Oswego, Oregon 97034
Tel. 245-4475
Dean Watanabe Manager

Milwaukie Branch,
10613 S.E. Main
Milwaukie, Oregon 97222
Tel. 653-0443
Larry Iverson Manager

5th & Taylor Branch,
508 S.W. Taylor
Portland, Oregon 97204
Tel. 248-6021
John M. Barnes Asst. Vice Pres. & Mgr.

Ione Plaza Branch,
1717 S.W. Clark
Portland, Oregon 97201
Tel. 248-6036
Lois L. Freeman Vice President & Manager

Lloyd Branch,
700 N.E. Multnomah Street
Portland, Oregon 97232
Tel. 248-6691
Jim L. Sergeant Manager

N.E. 122nd & Halsey Branch,
12141 N.E. 122nd
Portland, Oregon 97220
Tel. 248-6030

Rhonda Sande	Manager

Salem Branch,
3805 Center Street, N.E.
Salem, Oregon 97301
Tel. 585-6672

Jim Hatzenbihler	Manager

Directors:

Jack H. Goetze, Chairman	*Donald E. Kennedy*	*Harold E. Sand*
H. A. Andersen	*John Y. Lansing*	*John M. Swarthout*
Franz B. Drinker	*Ronald W. Peterson*	*Peter D. Williams*
Erling E. Jacobsen	*W. H. Ragsdale*	*Guy Woods, Jr.*

THE ROYAL BANK OF CANADA, PORTLAND BRANCH

Authorized February 9, 1979; Certificate of Authority No. 257
Head Office,
707 S.W. Washington
Portland, Oregon 97205
Tel. (503) 224-2282

Alastair Mirrlees	Manager
Robert Hink	Asst. Manager
W. D. McShane	Asst. Manager/Admin.
Jo Anne Jensen	Asst. Manager/Loans

SERVICE TRUST COMPANY, PORTLAND

Authorized June 13, 1979
Head Office,
421 S.W. Sixth Avenue — Suite 1200
Portland, Oregon 97204
Tel. (503) 224-4444

Kenneth L. Schmit	President
Guy E. Jaques, Jr.	Vice President
Robert G. LeTourneux	Vice President
Harper K. Hamilton, Jr.	Vice President
Richard L. Ferreira	Cashier

Directors

Guy E. Jaques, Jr. Chairman	*Harper K. Hamilton, Jr.*	*James E. Thomas*
Richard L. Ferreira	*Robert G. LeTourneux*	
	Kenneth L. Schmit	

STEWARDSHIP BANK OF OREGON, PORTLAND

Chartered February 2, 1981; Charter No. 397
Head Office,
1918 N.E. 181st Ave., P.O. Box 20787
Portland, Oregon 97230
Tel. (503) 667-1776

Richard E. Wells	President
Richard L. Krueger	Cashier

Directors

Lou Beres	*Jerry Knudsen*	*Richard Leisman*
Dan Clausen	*Millie Laughlin*	*Tim Peterson*
Greg Hughes	*Robert Laughlin*	*Roger Rutherford*

THE PRINEVILLE BANK, PRINEVILLE

Chartered November 12, 1980; Charter No. 393
Head Office,
290 West Third Street
Prineville, Oregon 97754
Tel. (503) 447-4105

R. A. Severson	President
Dennis A. Baker	Cashier

Directors

C. R. (Bob) Matheny, Chairman	*Walter E. Haynes*	*R. A. Severson*
John F. Collins	*Elvin Johnson*	*Stuart Shelk, Jr.*
James F. Dutchuk	*Heber Perrett*	*Joseph Stahancyk*
James E. Garrett	*Lee Rhoden*	*Walter Winitzky*

THE DESCHUTES BANK, REDMOND

Chartered December 18, 1978; Charter No. 369
Head Office,
821 S. Sixth, P.O. Box 920
Redmond, Oregon 97756
Tel. (503) 548-6141

Carl L. Leth	President
Gregory H. Barham	Vice President & Cashier

Directors

Ted L. Anderson, Chairman	*Nora Copeland*	*Carl L. Leth*
James C. Allen	*Ivan M. Ivancovich, Jr.*	*William D. Lyche*
	Harold R. Kilgore	

PACIFIC SECURITY BANK, REEDSPORT

Chartered May 6, 1963; Charter No. 337
Head Office,
1975 Winchester Avenue
Reedsport, Oregon 97467
Tel. (503) 271-2176

Frank M. Mackenzie	President
Louis Lorenz	Exec. Vice President
Wm. V. Humphreys	Vice President
Howard Martin	Vice President
Thomas Tymchuk	Vice President
Christy L. Schafer	Asst. Vice Pres. & Cashier

Directors:

Frank M. Mackenzie, Chairman	*Donald L. Gibbons*	*William Markham*
Leo J. Cary	*Irving G. Johnson*	*Thomas Tymchuk*
Chester Crockett	*Louis Lorenz*	*Dudley C. Walton*

VALLEY OF THE ROGUE BANK, ROGUE RIVER

Chartered May 27, 1968; Charter No. 341
Head Office,
110 Pine St., P.O. Box B
Rogue River, Oregon 97537
Tel. (503) 582-3216

R. P. Haberman	President
Denver E. Huff	Vice President
Thomas D. Anderson	Vice Pres. & Cashier

Fruitdale Branch,
P.O. Box 1970
Grants Pass, Oregon 97526
Tel. 476-1177

Larry Stewart	Asst. Cashier/Loans

Talent Branch,
201 N. Pacific Hwy., P.O. Box 526
Talent, Oregon 97540
Tel. 535-3394

Robert W. Murphy — Manager

Directors

C. Norman Gail, Chairman	*R. P. Haberman*	*Carleton E. Sandeen*
Jack Bennett	*Lyndel W. Newbry*	*Frank M. Straus*
Granvil F. Brittsan	*Harold W. Salter*	*Henry W. Turk*

SOUTH UMPQUA STATE BANK, ROSEBURG

Chartered October 19, 1953; Charter No. 321
Head Office,
Garden Valley Shopping Ctr., P.O. Box 1726
Roseburg, Oregon 97470
Tel. (503) 440-3910

Ronald K. Culbertson	President
Wally Farmer	Sr. Vice President
Harvey D. Ringen	Vice President
Monte L. King	Cashier

Canyonville Branch,
215 S. Main Street
Canyonville, Oregon 97417
Tel. 839-4271

D. Gary Madsen — Manager

Glendale Branch,
Glendale, Oregon 97442
Tel. 832-2117

A. Karen Taylor — Manager

Myrtle Creek Branch,
Myrtle Creek, Oregon 97457
Tel. 863-3186

William W. West — Asst. Vice Pres. & Mgr.

Directors

Milton Herbert, Chairman	*B. E. Hall*	*John H. Markham, Jr.*
Ronald K. Culbertson	*LeRoy Hanna*	*Lawrence Michaels*
Allyn C. Ford	*Robert G. Hansen*	*C. J. Porter*

TIMBER COMMUNITY BANK, ROSEBURG

Chartered September 4, 1979; Charter No. 385
Head Office,
1701 N.W. Garden Valley Blvd.
P.O. Box 1516
Roseburg, Oregon 97470
Tel. (503) 673-0001

Lee Van Domelen	President
Steven F. Hertel	Vice Pres. & Cashier
John D. Westran, Jr.	Vice President

Directors

David Emmett, Chairman	*Donald B. Kruse*	*Lee Van Domelen*
George W. James, Jr.	*Arneta M. Miller*	*Kenneth G. Vieira*
	Alfred W. Shaw	

THE COMMERCIAL BANK, SALEM

Chartered December 30, 1954; Charter No. 322
Head Office,
301 Church Street, P.O. Box 428
Salem, Oregon 97308
Tel. (503) 399-2900

E. George Ottum	President
J. H. Pauls	Exec. Vice Pres. & Cashier
A. L. Faiman	Vice Pres. & Manager
Carolyn Cobb	Vice President
Richard L. Engelgau	Vice President
Edgar B. Martin	Vice President
Forrest M. Miller	Vice President
W. C. Nelson	Vice President
Delmar D. Wolf	Vice President
Ray Wuesthoff	Vice President
Shirley Klebaum	Auditor
Marvin C. Abeene	Trust Officer
M. A. Hays	Trust Officer

Molalla Branch,
401 E. Main Street
Molalla, Oregon 97038
Tel. 829-2237

Larry Wrenn — Asst. Vice Pres. & Manager

Monmouth Branch,
200 E. Main Street
Monmouth, Oregon 97361
Tel. 838-0601

Gail Lyons — Asst. Vice Pres. & Manager

Newberg Branch,
112 N. College Street
Newberg, Oregon 97132
Tel. 538-3184

Al Karn — Asst. Vice Pres. & Mgr.

East Motor Branch,
193 Lancaster Drive N.E.
Salem, Oregon 97301
Tel. 399-2944

Kenneth A. Camber — Asst. Vice Pres. & Mgr.

Keizer Branch,
4260 River Road N.
Salem, Oregon 97303
Tel. 399-2965

Hal Colvin — Asst. Vice Pres. & Mgr.

Silverlan Plaza Branch,
3966 Silverton Road N.E.
Salem, Oregon 97303
Tel. 399-3953

Kenneth Dunn — Asst. Vice Pres. & Mgr.

South Salem Branch,
3305 Commercial St. S.E.
Salem, Oregon 97302
Tel. 399-2977

Patrick P. Raschko — Vice Pres. & Manager

West Motor Branch,
699 Wallace Road N.W.
Salem, Oregon 97304
Tel. 399-2955

Dorothy Souza — Asst. Vice Pres. & Mgr.

Silverton Branch,
315 Main Street E.
Silverton, Oregon 97381
Tel. 873-5376

Gerald J. Peters — Vice Pres. & Manager

Directors

Roy Harland, Chairman	*Lawrence L. Enninga*	*E. George Ottum*
Iral D. Barrett	*Gayle W. Gilmour*	*Ralph Raines*
Warren W. Cooley	*Thomas C. Golden*	*Forrest Weil*
Robert E. Corey	*Lester D. Green*	*Robert D. Morrison*
	William B. Loch	

PIONEER TRUST COMPANY, SALEM

Certificate issued May 13, 1924; Certificate No. 22

Head Office,
109 Commercial Street, N.E., P.O. Box 2305
Salem, Oregon 97308
Tel. (503) 363-3136

Stuart Compton	President
E. E. Smith, Jr.	V. P., Trust Officer & Treas.
W. R. Meier	Vice President
H. W. Kimball	Cashier

Medical Center Branch,
1190 Oak Street S.E.
Salem, Oregon 97301
Tel. 399-1083

Jake Thiessen — Manager

Directors

Stuart Compton, Chairman	*Mark G. Gehlar*	*Douglas G. Raines*
Wallace H. Bonesteele	*Burch Judson*	*E. E. Smith, Jr.*
	W. R. Meier	

UNITED SAVINGS BANK, MUTUAL, SALEM

Chartered October 16, 1978; Charter No. 2

Head Office,
333 High Street N.E., P.O. Box 868
Salem, Oregon 97308
Tel. (503) 399-5300

Cecil H. Johnson	President
Maurice J. Burford	Sr. Vice Pres. & Cashier
LeVern C. Bell	Sr. Vice President
Ernest L. Dunn	Vice President
Clifton E. Fodge	Vice President
Donald R. Holm	Vice President
Gerald F. Pavelek	Vice President
Marty E. Townsend	Vice President
Patrick J. Wolfe	Controller
Mary R. Sanders	Secretary

Bend Branch,
Bend Plaza, P.O. Box 951
Bend, Oregon 97701
Tel. 389-2211

Lonnie Bates — Manager

Redmond Branch,
617 South 6th, P.O. Box 13
Redmond, Oregon 97756
Tel. 548-4594

Rebecca A. Wright — Manager

Keizer Branch,
4952 River Road N.
Salem, Oregon 97303
Tel. 399-5317

Robin R. Sexson — Manager

Lancaster Mall Branch,
Suite 130, 831 Lancaster Dr. N.E.
Salem, Oregon 97301
Tel. 399-5394

Molly Fitzsimmons — Manager

South Salem Branch,
P.O. Box 3461
Salem, Oregon 97302
Tel. 399-5319

Joan Linn — Manager

Woodburn Branch,
2600 Newberg Highway, P.O. Box 278
Woodburn, Oregon 97071
Tel. 982-9921

Barbara Robins — Manager

Directors

Cecil H. Johnson, Chairman	*Hillary J. Etzel*	*Lewis B. Huff*
LeVern C. Bell	*Charles C. Dodd, Emeritus*	*Robert L. Sautelle*
		Charles E. Weeber

WESTERN SECURITY BANK, SALEM

Chartered January 18, 1956; Charter No. 328

Head Office,
416 State Street, P.O. Box 2246
Salem, Oregon 97308
Tel. (503) 399-2200

L. A. Van Kleeck	President
Robert E. Flamme	Exec. Vice President
S. Wade Musgraves	Sr. Vice Pres. & Cashier
Nate Lowe	Sr. Vice President

State Street Branch,
416 State Street, P.O. Box 2246
Salem, Oregon 97308
Tel. 399-2227

John A. Huxford — Vice Pres. & Mgr.

Santiam Valley Office,
609 Main Street, P.O. Box 272
Lyons, Oregon 97358
Tel. 859-2128

Tom L. Kanoff — Asst. Cashier & Mgr.

Battle Creek Office,
4545 Commercial Street S.E., P.O. Box 2309
Salem, Oregon 97308
Tel. 399-2720

Donald E. Dodson — Manager & Asst. Cashier

Broadway Branch,
2955 Broadway N.E., P.O. Box 2067
Salem, Oregon 97308
Tel. 399-2265

P. C. Vrontakis — Vice Pres. & Manager

Candalaria Branch,
2715 Commercial St. S.E., P.O. Box 3286
Salem, Oregon 97302
Tel. 399-2245

John R. Rundall — Vice Pres. & Manager

Lancaster Office,
750 Lancaster Dr. N.E., P.O. Box 1086
Salem, Oregon 97308
Tel. 399-2214

Malcolm E. Rossman, Jr. — Asst. Vice Pres. & Mgr.

West Salem Office,
1500 Edgewater N.W., P.O. Box 2165
Salem, Oregon 97308
Tel. 399-2294

James E. Hardy — Asst. Cashier & Mgr.

Cascade Office,
7760 Third Street, P.O. Box 406
Turner, Oregon 97392
Tel. 743-2113

Gary L. Wallstrom — Asst. Vice Pres. & Mgr.

Directors

Malcom F. Marsh, Chairman, *M. C. Boniface*, *Douglas R. Carter*, *C. L. Grabenhorst*, *James R. Gray*, *James L. Payne*, *Bob L. Smith*, *L. A. Van Kleeck*, *Jerry H. Walling*

CLACKAMAS COUNTY BANK, SANDY

Chartered January 27, 1911; Charter No. 71

Head Office,
P.O. Box 38
Sandy, Oregon 97055
Tel. (503) 668-5501

Fred L. Proctor — President
Kent Hall — Chief Exec. Officer
Roberta Swan — Sr. Vice Pres. & Cashier

Boring Office,
28500 S.E. Hwy. 212, P.O. Box 159
Boring, Oregon 97009
Tel. 663-3000

H. Rex Brittle — Vice Pres. & Manager

Hoodland Office,
Welches, Oregon 97067
Tel. 622-3131

Rick Scott — Vice Pres. & Manager

Directors

Kent Hall, Chairman, *H. W. Berger*, *Paul R. Biggs*, *Keith Bowman*, *Fred L. Proctor*, *Randy Proctor*, *Roberta Swan*

THE INDEPENDENT BANK OF SANDY, SANDY

Chartered June 1, 1979; Charter No. 377

Head Office,
38561 Proctor Blvd., P.O. Box 70
Sandy, Oregon 97055
Tel. (503) 668-8030

Richard Busby — President
James F. Flaherty — Exec. Vice President
Olga M. Nickoloff — Vice Pres. & Cashier

Directors

Charles W. Baker, Chairman, *C. Dale Brookens*, *Richard Busby*, *Joseph Cejka*, *Lester Hardy*, *John Rowell*

CENTENNIAL BANK, SPRINGFIELD

Chartered January 7, 1974; Charter No. 350

Administrative,
1377 Mohawk Blvd., P.O. Box W
Springfield, Oregon 97477
Tel. (503) 726-8111

Robert S. Cochran — President
Ron R. Peery — Sr. Vice Pres. & Chief Exec. Officer
Lynn A. Hufstader — Sr. Vice President
Michael J. Nysingh — Vice President & Cashier

Head Office,
1377 Mohawk Blvd., P.O. Box W
Springfield, Oregon 97477
Tel. (503) 726-8111

Daniel J. Cramer — Vice President & Manager

McKenzie River Branch,
39333 McKenzie Hwy., P.O. Box 55
Walterville, Oregon 97489
Tel. 726-6661

Lou Hanavan — Vice President & Manager

Directors

Robert S. Cochran, Chairman, *Clifton G. Christian*, *Daren C. Engel*, *William E. Fitch*, *J. Douglas McKay*, *Gary L. Reed*, *Donald Thienes*

EMERALD EMPIRE BANKING COMPANY, SPRINGFIELD

Chartered June 12, 1979; Charter No. 378

Head Office,
5690 Main St., P.O. Box 1533
Springfield, Oregon 97477
Tel. (503) 741-1234

Peter C. Van Vechten — President
Mac H. Villines — Vice President & Cashier
Jerry L. Burke — Vice President

Directors

Blaine L. Martin, Chairman, *Robert Beedon*, *James W. Callahan*, *John F. Charles*, *Larry Dilbeck*, *Peter C. Van Vechten*, *Melvin Westover*

PEOPLES BANK, SPRINGFIELD
Chartered February 21, 1974; Charter No. 351
Administrative Office,
899 Pearl Street, P.O. Box 10328
Eugene, Oregon 97440
Tel. (503) 683-0660

Harold J. Carey	President
Farrell B. Lindsay	Exec. Vice President
Marcia E. Ketcheside	Cashier

Head Office,
5th & B Streets, P.O. Box 676
Springfield, Oregon 97477
Tel. 726-8424

Patrick H. Wonser	Sr. Vice Pres. & Manager

Coburg Office,
325 N. Willamette, P.O. Box 8255
Coburg, Oregon 97401
Tel. 485-4944

Evonne Heidgerkin	Asst. Vice Pres. & Manager

Eugene Office,
899 Pearl Street, P.O. Box 1268
Eugene, Oregon 97440
Tel. 485-2113

Robert C. Rhoads	Sr. Vice Pres. & Manager

Directors

Dr. Stephen W. Aasen, Chairman	*Howard I. Hansen*	*Vernon A. Meyer*
Harold J. Carey	*Eugene G. Hulett*	*Gary L. Parrish*
Kenneth H. Farset	*Paul Longcoy*	*Fern Weiss*
	Donald H. Lutes	*Leonard A. Wildish*

COLUMBIA RIVER BANKING COMPANY, THE DALLES
Chartered May 19, 1977; Charter No. 358
Head Office,
316 E. Third, P.O. Box 436
The Dalles, Oregon 97058
Tel. (503) 298-5194

John D. Bauer	President & Cashier
W. L. Miller	Vice President
R. E. Tobiassen	Vice President

Directors

Keith A. Mobley, Chairman	*William A. Booth*	*Stephen D. Martin*
Robert L. R. Bailey	*Dale D. Elliott*	*W. L. Miller*
John D. Bauer	*William L. Hulse*	*Fred Thomsen*

BANK OF OREGON, WOODBURN
Incorporated July 20, 1907; Corporation No. 2
Administrative,
1175 Mt. Hood Avenue
Woodburn, Oregon 97071
Tel. (503) 981-3411

H. G. Wadsworth	President
Larry Arpan	Exec. Vice President
Irene Westwood	Sr. Vice President & Cashier
William T. Fike	Vice President
Harold Fielding	Vice President
Melvin Hansen	Sr. Vice President
Jim Hay	Vice President
Richard L. Thornton	Vice President
C. J. Yost	Vice President
Darrell Shepherd	Vice President
Erik Bergstrom	Auditor

Main Office,
941 N. Pacific Hwy.
Woodburn, Oregon 97071
Tel. 981-3941

Doug Hill	Vice President

Aurora Colony Branch,
300 Main Street
Aurora, Oregon 97002
Tel. 678-1255

Shirley Strong	Asst. Cashier

Brooks Branch,
8895 Portland Road N.E.
Brooks, Oregon 97305
Tel. 393-7272

Gordon Zielinski	Asst. Vice President

Canby Branch,
200 N.W. 2nd
Canby, Oregon 97013
Tel. 266-2727

Gordon Herzog	Vice President

Harrisburg Branch,
685 S. 3rd
Harrisburg, Oregon 97446
Tel. 995-8441

Dick Langdon	Vice President

Hubbard Branch,
300 Pacific Highway
Hubbard, Oregon 97032
Tel. 982-9926

Lowell Jeffries	Vice President

Mt. Angel Branch,
215 N. Main Street
Mt. Angel, Oregon 97362
Tel. 845-9211

Michael Otte	Asst. Vice President

N.E. 12th & Sandy Branch,
Corporate Banking Office
6501 S.W. Macadam
(temporary address)
Portland, Oregon 97201
Tel. 245-1009

Ralph Van Horn	Sr. Vice President

Liberty & Skyline Branch,
4741 Liberty Rd. S.E.
Salem, Oregon 97302
Tel. 399-1685

Patrick Brantley	Asst. Vice President

North Salem Branch,
4871 Lancaster N.E.
Salem, Oregon 97303
Tel. 393-8750

Robert Jordan	Asst. Vice President

St. Paul Branch,
Church & Second Streets
St. Paul, Oregon 97137
Tel. 633-4455

Carl Graffenberger — Asst. Vice President

Sheridan Branch,
120 S.W. Mill Street
Sheridan, Oregon 97389
Tel. 843-2210

Donald Allen — Asst. Vice President

Sherwood Branch,
1496 S.W. Sherwood Boulevard
Sherwood, Oregon 97140
Tel. 625-5571

David Mussotto — Asst. Vice President

Silverton Branch,
114 West Main Street
Silverton, Oregon 97381
Tel. 873-6306

Trent Finnigan — Asst. Vice President

Stayton Branch,
848 N. First Street
Stayton, Oregon 97383
Tel. 769-3481

Fred Mercer — Asst. Vice President

Tualatin Branch,
18659 S.W. Boones Ferry Rd.
Tualatin, Oregon 97062
Tel. 638-7526

Ray Carter — Vice President

West Linn Branch,
5597 Hood Street
West Linn, Oregon 97068
Tel. 6[illegible]3-1950

Gary Warden — Asst. Vice President

Cascade Branch,
2540 Newberg Highway
Woodburn, Oregon 97071
Tel. 981-1042

Richard F. Hauge — Sr. Vice President

Directors

Don J. Burlingham, Chairman	*Fern Foster*	*H. G. Wadsworth*
Larry Arpan	*Robert Lagler*	*Irene Westwood*
R. V. Colby	*Earl Oliver*	*Robert L. Withers*
	Bill L. Rose	

WOODBURN STATE BANK, WOODBURN
Chartered July 10, 1979; Charter No. 379
Head Office,
110 S. Pacific Highway, P.O. Box 37
Woodburn, Oregon 97071
Tel. (503) 982-2265

Lanny M. Cutsforth	President
Barbara A. Johnson	Vice Pres. & Cashier
Edward J. Everts	Vice President
Lyle F. Sauvageau	Vice President

Directors

John Weisz, Jr. Chairman	*Ersel Christopherson*	*John F. Hamstreet*
Ronald B. Christofferson	*Verl E. Cochran*	*Richard W. Sterrenberg*
	Lanny Cutsforth	

CONSOLIDATED REPORT OF REVENUE, EXPENSES AND DISPOSITION OF PROFITS OF STATE COMMERCIAL BANKS (INCLUDING DOMESTIC SUBSIDIARIES) AND FIVE-YEAR COMPARATIVE ANALYSIS

SOURCES AND DISTRIBUTION OF REVENUE	ALL AMOUNTS EXPRESSED IN THOUSANDS OF DOLLARS					% of Change	PERCENT OF TOTAL OPERATING INCOME				
	1976	1977	1978	1979	1980		1976	1977	1978	1979	1980
OPERATING INCOME:											
Interest and fees on loans	$ 91,611	$116,649	$154,561	$218,823	$273,754	25.10	67.30	69.85	70.57	71.04	70.40
Interest on balances with depositories	758	338	1,408	2,623	5,523	110.56	0.55	0.20	0.64	0.85	1.42
Income—Fed. funds sold and securities	2,588	3,988	7,822	15,655	23,735	51.61	1.90	2.38	3.57	5.08	6.10
Interest on U.S. securities	10,005	11,049	12,384	14,584	19,227	29.17	7.35	6.61	5.65	4.83	4.94
Interest on other U.S. obligations	3,918	3,188	3,862	6,145	8,981	46.15	2.87	1.90	1.76	1.99	2.30
Interest on oblig. of state & pol. subs.	11,609	13,259	14,942	18,165	22,046	21.36	8.52	7.93	6.82	5.89	5.66
Interest on other bonds, notes, debs.	594	570	679	706	523	-25.92	0.43	0.34	0.31	0.22	0.13
Dividends on stock	0	19	10	40	27	-32.50	0.00	0.01	0.00	0.01	0.00
Income from lease financing	31	67	207	619	1,140	84.16	0.02	0.04	0.09	0.20	0.29
Income from fiduciary activities	1,468	2,153	2,351	2,643	3,410	29.02	1.07	1.28	1.07	0.85	0.87
Service charges on deposit accounts	8,660	10,097	12,920	16,439	18,991	15.52	6.36	6.04	5.89	5.33	4.88
Other service charges, comm. & fees	2,913	3,566	5,427	6,738	6,964	3.35	2.14	2.13	2.47	2.18	1.79
Other operating income	1,955	2,055	2,434	4,510	4,518	0.17	1.43	1.23	1.11	1.46	1.16
Total operating income	$136,110	$166,998	$219,007	$307,990	$388,839	26.25	100.00	100.00	100.00	100.00	100.00
OPERATING EXPENSES:											
Salaries and employee benefits	$ 35,826	$ 43,357	$ 53,671	$ 69,224	$ 81,951	18.38	26.32	25.96	24.50	22.47	21.07
Interest on TCD's—$100,000 or more	9,709	9,916	19,759	44,369	62,777	41.48	7.13	5.93	9.02	14.40	16.14
Interest on deposits in foreign offices	0	0	0	0	1,299	100.00	0.00	0.00	0.00	0.00	0.33
Interest on other deposits	39,688	48,440	59,170	78,015	111,566	43.00	29.15	29.00	27.01	25.33	28.69
Expense—Fed. funds purch. & securities	957	1,888	5,171	11,632	15,770	35.57	0.70	1.13	2.36	3.77	4.05
Interest on demand notes to U.S. Treas.	0	0	118	1,246	1,203	-3.45	0.00	0.00	0.05	0.40	0.30
Interest—other borrowed money	300	360	436	428	399	-6.77	0.22	0.21	0.19	0.13	0.10
Interest—sub. notes & debentures	933	1,739	2,144	2,943	3,293	11.89	0.68	1.04	0.97	0.95	0.84
Occupancy expense, gross	7,777	8,821	9,735	12,371	15,410	24.56	5.71	5.28	4.44	4.01	3.96
Less: Rental income	795	994	865	1,130	1,477	30.70	0.58	0.59	0.39	0.36	0.37
Occupancy expense, net	6,982	7,827	8,870	11,241	13,933	23.94	5.12	4.68	4.05	3.64	3.58
Furniture & equipment expense	3,334	4,105	4,670	6,601	8,888	34.64	2.44	2.45	2.13	2.14	2.28
Provision for possible loan losses	3,023	4,332	6,717	8,322	11,147	33.94	2.22	2.59	3.06	2.70	2.86
Other expenses	19,298	24,631	30,796	39,465	47,921	21.42	14.17	14.74	14.06	12.81	12.32
Total operating expenses	120,050	146,595	191,524	273,486	360,147	31.68	88.20	87.78	87.45	88.79	92.62
Income before taxes & sec. gain/loss	16,060	20,403	27,483	34,504	28,692	-16.84	11.79	12.21	12.54	11.20	7.37
Applicable income taxes	1,817	3,421	5,648	6,735	3,231	-52.02	1.33	2.04	2.57	2.18	0.83
Income before securities gain/loss	14,243	16,982	21,835	27,769	25,461	-8.31	10.46	10.16	9.97	9.01	6.54
Sec. gains/loss, gross	516	396	-231	-512	283	155.27	0.37	0.23	-.10	-.16	0.07
Applicable income taxes	13	106	-103	-219	36	116.43	0.00	0.06	-.04	-.07	0.00
Securities gains/loss, net	503	290	-128	-293	247	184.30	0.36	0.17	-.05	-.09	0.06
Income before extraordinary items	14,746	17,272	21,707	27,476	25,708	-6.43	10.83	10.34	9.91	8.92	6.61
Extraordinary items, net of tax effect	248	105	648	120	74	-38.33	0.18	0.06	0.29	0.03	0.01
Net income	$ 14,994	$ 17,377	$ 22,355	$ 27,596	$ 25,782	-6.57	11.01	10.40	10.20	8.96	6.63
Cash Dividends/Net Income							18.63	21.17	16.60	19.28	21.83
Net Income/Capital							12.66	12.50	12.87	12.57	10.32
Net Income/Resources							0.82	0.77	0.82	0.85	0.71

Banks not included:
Oregon Mutual Savings Bank
The Bank of Tokyo, Ltd.
Canadian Imperial Bank of Commerce
The Bank of Nova Scotia
United Savings Bank, Mutual
The Royal Bank of Canada

COMPARATIVE STATEMENT SHOWING THE RESOURCES AND NUMBERS OF BANKS AND TRUST COMPANIES IN THE STATE OF OREGON EACH YEAR SINCE 1909

	NUMBER						RESOURCES	
Year	State Banks	State Branches	National Banks	National Branches	Offices*	Total all Banking	State	National
1909	136		72				$ 61,884,712.94	$ 65,804,246.99
1910	155		77				66,504,581.84	81,013,946.23
1911	169		81				71,167,838.40	82,257,061.49
1912	171		83				73,284,800.45	86,591,699.57
1913	170		86				74,086,277.62	95,376,560.93
1914	175		87				61,963,668.33	95,927,030.54
1915	174		87				62,264,130.25	102,216,996.89
1916	177		84				78,168,336.79	126,197,005.72
1917	178		83				92,427,718.15	149,047,750.88
1918	176		86				108,791,199.47	173,295,057.35
1919	183		89				145,647,301.41	216,248,065.10
1920	191		93				146,142,027.53	206,390,918.48
1921	184		96				119,186,108.81	169,248,750.68
1922	182		99				124,063,353.29	184,480,500.99
1923	179		99				130,603,570.94	196,758,705.14
1924	181		99				129,216,472.72	202,094,859.51
1925	176		99				105,544,633.13	239,680,082.72
1926	168		98				107,271,067.25	235,146,882.40
1927	152		96				109,690,955.47	239,368,855.43
1928	149		94				109,481,333.19	244,672,230.02
1929	140		95				89,888,797.10	259,023,109.82
1930	132		94				81,948,490.24	242,954,059.31
1931	113		85				58,837,342.25	224,857,837.95
1932	85		71				44,587,041.45	198,715,959.92
1933	61		58				31,978,671.61	199,102,398.87
1934	56		54				34,345,273.62	223,201,687.59
1935	55	1	45	36		137	39,478,111.02	247,439,353.97
1936	55	2	39	46		142	46,645,748.53	286,861,379.91
1937	49	2	29	62		142	44,322,720.88	288,585,146.32
1938	49	2	29	62		142	44,781,741.71	298,560,727.25
1939	48	2	28	63		141	47,685,788.26	324,907,071.22
1940	47	3	27	63		140	38,793,363.89	376,501,058.12
1941	47	4	27	63		141	44,590,359.52	460,767,809.99
1942	47	4	26	66		143	64,051,108.38	684,362,551.93
1943	47	4	26	68		145	89,479,847.54	909,018,480.70
1944	47	4	25	67		143	115,972,106.02	1,119,993,125.41
1945	50	4	24	68		146	147,582,032.63	1,397,783,003.87
1946	48	4	24	71		147	160,042,326.04	1,326,216,043.00
1947	50	5	23	74		152	172,101,276.92	1,367,941,714.18
1948	51	7	23	79		160	173,948,667.17	1,319,954,234.73
1949	52	10	21	84		167	175,346,156.28	1,269,966,281.78
1950	52	14	21	86		173	203,773,151.01	1,401,482,864.09
1951	52	16	21	86		175	222,186,537.65	1,477,943,712.64
1952	51	22	20	87		180	266,968,630.82	1,580,005,968.29
1953	51	23	19	91		184	271,651,958.52	1,594,695,870.22
1954	36	12	14	124		186	194,336,594.43	1,823,453,273.88
1955	38	13	14	130		195	213,837,805.50	1,896,878,735.93
1956	41	14	13	135		203	226,316,915.43	1,888,901,756.32
1957	44	18	13	138		213	248,663,686.90	1,829,480,031.36
1958	45	22	12	142		221	297,289,647.73	1,987,179,795.73
1959	43	27	12	151		233	328,068,431.55	2,012,622,665.81
1960	42	34	11	160		247	341,004,253.65	2,036,575,458.90
1961	40	38	11	167		256	370,274,145.88	2,178,579,719.56
1962	40	39	11	173		263	417,681,806.27	2,319,680,666.52
1963	41	43	12	190		286	466,497,744.06	2,434,302,769.28
1964	41	49	12	199		301	510,564,371.93	2,642,990,068.15
1965	40	55	13	209		317	534,165,189.81	2,944,664,066.22
1966	40	56	14	217		327	574,178,024.13	3,102,835,732.84
1967	39	65	13	220		337	653,230,996.89	3,352,165,044.40
1968	40	71	12	236		359	735,769,939.82	3,817,322,827.90
1969	41	80	12	239		372	785,705,359.98	3,885,544,043.99
1970	40	90	11	248		389	920,915,362.61	4,047,976,919.92
1971	39	101	9	257		406	1,081,303,128.09	4,469,711,784.17
1972	38	113	9	267		427	1,335,627,429.94	5,147,993,753.83
1973	39	123	9	281		452	1,551,796,756.76	5,593,900,398.31
1974	42	134	9	285		470	1,751,880,456.62	5,789,849,142.19
1975	41	152	8	298		499	1,961,236,950.86	6,365,134,850.62
1976	42	164	8	307		521	2,242,971,000.00	6,719,243,000.00
1977	49	176	8	316		549	2,734,359,000.00	7,728,988,000.00
1978	59	209	7	316		591	3,738,938,000.00	8,532,345,000.00
1979	75	225	7	325		632	5,124,265,000.00	9,240,878,000.00
1980	81	324	7	344		668	6,862,453,000.00	9,453,705,000.00

*Totals taken from records of Federal Deposit Insurance Corporation

CONSOLIDATED REPORTS

of

Condition of All Banks in Oregon

and Five-year Comparative Growth Analysis

Compiled as of

December 31, 1980

CONSOLIDATED REPORTS OF CONDITION

Compiled as of December 31, 1980

ASSETS

	STATE BANKS	Cash & Due From Banks 1	U.S. Securities Direct & Guaranteed 2 & 3	Other Bonds & Securities 4-7	Federal Funds Sold 8	Loans Less Unearned Income & Loan Loss Reserves 9c	Direct Lease Financing 10	Bank Premises Furniture & Fixtures 11	Other Real Estate 12
Albany	Citizens Valley Bank	10,524	10,198	15,363	2,500	63,528	642	2,909	911
Albany	Greater Pacific Bank	3,036	1,633	—0—	1,320	11,183	—0—	1,577	—0—
Arlington	Bank of Eastern Oregon	2,580	2,766	3,782	1,800	13,803	—0—	568	—0—
Ashland	Heritage Bank	2,176	1,295	200	525	12,360	—0—	924	117
Astoria	Bank of Astoria	1,458	927	2,353	1,300	13,800	—0—	405	—0—
Aumsville	Santiam Valley Bank	349	702	24	—0—	1,882	—0—	366	—0—
Beaverton	Beaver State Bank	474	335	—0—	1,810	2,916	—0—	129	—0—
Beaverton	Beaverton Banking Company	801	778	48	175	1,761	—0—	117	—0—
Bend	Bank of the Cascades	876	4,386	—0—	—0—	8,420	—0—	857	—0—
Canby	Canby Union Bank	2,433	9,437	3,197	2,700	19,088	—0—	865	—0—
Cave Junction	Home Valley Bank	189	488	123	350	1,035	—0—	551	—0—
Central Point	Central Point State Bank	977	755	334	100	9,104	—0—	746	—0—
Coos Bay	Western Bank	23,633	54,751	38,539	—0—	219,624	6,831	14,625	916
Corvallis	Benton County Bank	1,082	2,155	—0—	—0—	7,764	—0—	749	—0—
Corvallis	Citizens Bank of Corvallis	6,296	8,311	8,572	3,750	29,070	—0—	2,075	—0—
Cottage Grove	The Cottage Grove Bank	419	889	—0—	200	4,749	—0—	587	—0—
Creswell	Community Bank of Creswell	1,062	650	1,773	1,900	6,253	—0—	98	—0—
Dallas	Bank of Willamette Valley	1,087	2,143	1,318	400	7,261	—0—	455	—0—
Elgin	First State Bank of Elgin	989	979	1,296	1,700	11,690	—0—	260	—0—
Eugene	Bank of the Northwest	2,347	790	1,662	2,050	21,134	—0—	1,856	—0—
Eugene	Citizens Bank of Oregon	14,698	10,417	20,431	2,150	103,276	—0—	5,021	—0—
Eugene	Pacific Continental Bank	1,364	850	455	700	5,490	12	284	—0—
Eugene	Valley State Bank	2,424	1,599	5,219	—0—	19,474	—0—	1,185	—0—
Florence	Oregon Pacific Banking Co.	499	2,250	40	—0—	5,181	—0—	770	—0—
Florence	Siuslaw Valley Bank	1,878	1,696	9,703	1,350	21,757	—0—	532	—0—
Grants Pass	Family Bank of Commerce	585	1,358	—0—	400	11,097	—0—	889	63
Grants Pass	Southern Oregon State Bank	6,819	10,156	15,964	—0—	38,530	34	3,101	142
Gresham	Mount Hood Security Bank	1,537	1,250	—0—	350	6,133	—0—	1,083	—0—
Harbor	Coast Community Bank	1,096	1,956	—0—	525	3,873	—0—	196	—0—
Hermiston	Columbia Community Bank	590	2,153	—0—	150	3,629	—0—	235	—0—
Hermiston	Inland Empire Bank	3,701	3,898	3,899	3,200	29,127	—0—	1,062	212
Hillsboro	Tualatin Valley Bank	610	192	—0—	1,530	2,979	—0—	778	—0—
Hood River	Hood River County Bank	742	1,567	—0—	450	6,695	—0—	368	—0—
Joseph	Bank of Wallowa County	1,007	869	1,616	3,070	6,088	—0—	170	—0—
Junction City	Tri-County Banking Co.	1,279	1,265	47	450	7,110	—0—	795	—0—
Klamath Falls	South Valley State Bank	366	846	—0—	250	4,271	—0—	217	10
Lake Oswego	Lewis & Clark State Bank	1,442	386	2,057	600	7,159	—0—	468	—0—
Lapine	High Lakes Community Bank	255	97	—0—	—0—	4,960	—0—	199	38
Lincoln City	Lincoln Bank	2,564	8,662	14,616	2,200	37,294	—0—	2,436	—0—
Madras	Juniper Banking Company	975	1,524	293	1,000	7,360	—0—	673	—0—
Medford	Jefferson State Bank	1,862	200	2,501	2,250	12,867	—0—	282	166
Medford	Medford State Bank	1,703	194	—0—	300	5,938		107	359
Merlin	Colonial Banking Company	740	3,127	—0—	1,230	8,060	—0—	747	—0—
Milton-Freewater	Bank of Commerce	1,773	4,903	5,423	1,250	14,556	66	416	134
Milwaukie	First State Bank of Oregon	44,506	35,200	58,623	3,000	300,643	1,794	11,459	145
Milwaukie	Metropolitan Bank	1,099	200	—0—	2,500	10,763	—0—	664	34
Milwaukie	The Bank of Milwaukie	92	569	—0—	710	1,908	—0—	74	—0—
Myrtle Point	Bank of Myrtle Point	442	966	2,020	1,250	10,426	—0—	269	52
Myrtle Point	Security Bank of Coos County	1,476	9,948	5,966	—0—	31,909	—0—	1,305	37
Newport	The Bank of Newport	2,772	3,483	8,073	—0—	53,759	—0—	1,818	—0—
North Bend	Northwest Commerce Bank	741	434	17	—0—	5,722	—0—	314	75
Oregon City	Willamette Falls State Bank	409	400	—0—	674	4,357	—0—	91	237
Pendleton	The Pendleton Banking Co.	2,433	2,620	1,274	600	6,502	—0—	1,426	—0—
Phoenix	Bear Creek Valley Bank	957	589	—0—	800	5,316	—0—	684	—0—
Portland	American State Bank	456	2,045	1,048	2,200	4,863	—0—	676	—0—
Portland	Columbia Pacific Bank & Trust Co.	12,194	2,446	1,126	700	29,516	—0—	1,566	71
Portland	The Oregon Bank	115,829	49,725	104,394	12,755	510,415	950	14,340	2,372
Prineville	The Prineville Bank	302	48	36	1,773	65	—0—	151	—0—
Redmond	The Deschutes Bank	909	763	526	600	7,772	—0—	752	120
Reedsport	Pacific Security Bank	784	5,958	2,831	1,400	8,977	—0—	321	—0—

OF ALL STATE BANKS IN OREGON

All amounts expressed in thousands of dollars

						LIABILITIES					
Other Assets 13-15	Totals 16	% of Change Year to Date	Demand Deposits 24a	Time Deposits 24b	Federal Funds Purchased 25	Other Liabilities 26-29	Subordinated Notes & Debentures 31	Capital 33	Surplus 34	Undivided Profits 35	Capital Reserves 36
1,795	108,370	—1.29	31,163	63,794	155	3,402	—0—	3,200	2,800	3,856	—0—
436	19,185	67.59	3,546	12,384	570	458	—0—	880	1,120	227	—0—
141	25,440	11.36	6,706	16,610	—0—	271	—0—	150	1,200	503	—0—
253	17,850	99.75	3,650	11,891	327	349	—0—	600	600	433	—0—
403	20,646	5.72	4,540	14,504	—0—	263	—0—	523	632	184	—0—
74	3,397	145.09	900	1,284	335	31	—0—	400	400	47	—0—
126	5,790	NEW	1,386	2,240	—0—	39	—0—	866	866	393	—0—
53	3,733	NEW	754	1,290	—0—	13	—0—	720	720	13	223
396	14,935	22.60	5,589	7,765	—0—	114	—0—	500	500	467	—0—
512	38,232	6.11	8,110	26,811	—0—	736	550	125	725	1,068	107
35	2,771	NEW	379	1,298	—0—	25	—0—	720	240	109	—0—
147	12,163	24.76	3,468	7,169	—0—	200	—0—	720	460	146	—0—
7,25	366,144	—1.60	104,360	218,297	12,124	6,998	4,649	8,088	3,592	7,376	780
197	11,947	19.23	3,657	6,959	—0—	345	—0—	450	435	101	—0—
938	59,012	—3.77	24,057	29,126	125	959	600	871	1,549	1,305	420
93	6,937	55.05	1,530	4,148	365	230	—0—	500	125	39	—0—
202	11,938	14.97	2,868	7,910	—0—	125	150	200	500	185	—0—
189	12,853	6.78	4,684	7,089	—0—	100	—0—	150	350	454	26
9	16,923	1.79	4,859	10,780	—0—	—0—	200	407	420	257	—0—
500	30,339	35.98	9,546	17,522	—0—	1,632	221	400	750	268	—0—
2,784	158,777	—3.65	40,192	105,185	—0—	3,098	2,000	1,685	5,538	1,079	—0—
264	9,419	15.18	3,520	4,496	—0—	678	—0—	271	344	110	—0—
610	30,511	23.98	8,059	19,077	500	928	—0—	750	750	447	—0—
124	8,864	320.09	1,203	5,443	457	64	—0—	659	659	379	—0—
700	37,616	13.99	7,059	27,446	—0—	405	400	662	838	686	120
246	14,638	76.40	3,440	8,834	—0—	713	—0—	600	600	446	5
1,572	76,318	3.31	20,643	48,281	—0—	628	1,000	900	4,200	454	212
151	10,504	16.46	2,508	5,697	—0—	676	—0—	897	609	117	—0—
141	7,787	44.25	2,367	4,002	355	55	—0—	413	575	20	—0—
136	6,893	88.38	1,550	2,967	1,010	177	—0—	500	500	189	—0—
1,087	46,186	10.98	15,026	26,920	—0—	785	—0—	377	1,766	1,312	—0—
54	6,143	25.26	1,674	3,416	—0—	48	—0—	400	400	205	—0—
160	9,982	41.60	3,018	6,311	—0—	119	—0—	210	140	184	—0—
36	12,856	—4.61	4,131	7,834	—0—	11	150	269	140	457	64
188	11,134	13.94	3,145	6,058	—0—	167	—0—	700	1,000	64	—0—
145	6,105	26.52	1,993	3,525	—0—	88	—0—	400	100	—1	—0—
248	12,360	—8.59	4,475	5,682	—0—	233	—0—	704	856	410	—0—
105	5,654	317.88	1,798	3,067	—0—	51	—0—	417	223	98	—0—
901	68,673	2.29	15,965	46,393	—0—	626	—0—	1,254	2,746	1,689	—0—
237	12,062	46.73	3,290	6,591	—0—	496	—0—	621	621	443	—0—
304	20,432	51.34	5,656	12,424	—0—	518	—0—	750	750	317	17
135	8,736	106.67	2,586	4,492	—0—	132	—0—	600	600	315	11
237	14,141	75.07	2,473	9,878	—0—	177	—0—	750	375	488	—0—
3	28,524	16.13	7,265	18,745	—0—	—0—	—0—	300	1,300	914	—0—
14,744	470,114	15.06	155,011	270,161	—0—	9,971	7,880	5,096	7,257	14,738	—0—
479	15,739	36.97	4,103	8,918	—0—	708	—0—	1,177	588	245	—0—
67	3,420	NEW	57	1,126	—0—	9	—0—	1,000	1,000	228	—0—
23	15,448	14.31	2,230	12,350	—0—	—0—	—0—	404	327	135	2
975	51,616	16.47	8,497	36,171	2,520	939	600	1,084	551	1,232	22
1,128	71,033	10.82	12,563	51,668	—0—	1,165	—0—	900	2,300	2,437	—0—
170	7,473	—9.02	1,784	4,212	—0—	1,030	—0—	370	185	—118	—0—
236	6,404	117.23	1,803	3,122	—0—	99	—0—	600	600	180	—0—
489	15,344	—1.36	6,233	5,470	1,295	1,099	250	416	272	309	—0—
169	8,515	NEW	1,753	4,606	—0—	653	—0—	750	375	378	—0—
288	11,576	—8.59	5,290	4,743	—0—	555	—0—	400	500	72	16
1,038	48,657	0.54	24,274	18,079	962	858	—0—	1,875	938	1,671	—0—
25,053	835,833	16.88	208,088	476,779	80,245	18,743	10,000	5,355	20,646	15,977	—0—
10	2,385	NEW	274	562	—0—	6	—0—	624	624	295	—0—
290	11,732	23.05	1,988	8,180	—0—	230	—0—	560	560	214	—0—
236	20,507	10.14	2,961	15,588	—0—	431	—0—	387	863	254	33

CONSOLIDATED REPORTS OF CONDITION

Compiled as of December 31, 1980

ASSETS

	STATE BANKS	Cash & Due From Banks 1	U.S. Securities Direct & Guaranteed 2 & 3	Other Bonds & Securities 4-7	Federal Funds Sold 8	Loans Less Unearned Income & Loan Loss Reserves 9c	Direct Lease Financing 10	Bank Premises Furniture & Fixtures 11	Other Real Estate 12
Rogue River	Valley of the Rogue Bank	7,059	440	6,861	—0—	16,756	—0—	1,088	—0—
Roseburg	South Umpqua State Bank	2,228	4,578	4,689	850	32,036	33	1,097	141
Roseburg	Timber Community Bank	2,434	2,644	50	1,690	15,375	—0—	1,002	—0—
Salem	Pioneer Trust Company	1,434	14,048	7,658	1,700	12,011	—0—	363	—0—
Salem	The Commercial Bank	11,905	15,478	17,263	2,200	76,673	—0—	3,755	13
Salem	Western Security Bank	6,995	8,830	8,621	3,200	47,809	—0—	3,979	—0—
Sandy	Clackamas County Bank	2,185	1,555	1,212	6,400	17,853	—0—	759	152
Sandy	The Independent Bank of Sandy	998	700	88	850	7,131	—0—	537	—0—
Springfield	Centennial Bank	2,480	1,299	3,167	450	21,374	—0—	686	398
Springfield	Emerald Empire Banking Company	1,185	350	33	330	3,503	—0—	658	—0—
Springfield	Peoples Bank	2,072	4,251	1,208	—0—	21,619	—0—	1,629	81
The Dalles	Columbia River Banking Co.	1,294	2,651	510	250	9,156	—0—	401	11
Woodburn	Bank of Oregon	11,195	5,497	16,614	—0—	79,099	—0—	5,972	1,772
Woodburn	Woodburn State Bank	1,626	—0—	100	2,850	6,741	—0—	162	—0—
Portland	Oregon Mutual Savings Bank	14,105	24,933	4,372	—0—	243,260	—0—	4,032	520
Salem	United Savings Bank, Mutual	5,952	41,391	—0—	629	165,964	—0—	2,618	673
Portland	Canadian Imperial Bank of Commerce	3,447	27,486	—0—	—0—	116,455	—0—	797	—0—
Portland	The Bank of Nova Scotia	22,733	17,122	—0—	—0—	86,792	—0—	—0—	—0—
Portland	The Bank of Tokyo, Ltd.	3,156	38,311	—0—	—0—	195,298	—0—	102	—0—
Portland	The Hongkong and Shanghai Banking Corporation	500	—0—	—0—	—0—	288	—0—	315	—0—
Portland	The Royal Bank of Canada	4,371	23,483	—0—	4,700	698,257	—0—	79	—0—
	Total—All State Chartered Banks	408,062	516,224	419,228	101,046	3,705,692	10,362	118,674	9,972

OF ALL STATE BANKS IN OREGON

All amounts expressed in thousands of dollars

						LIABILITIES					
Other Assets 13-15	Totals 16	% of Change Year to Date	Demand Deposits 24a	Time Deposits 24b	Federal Funds Purchased 25	Other Liabilities 26-29	Subordinated Notes & Debentures 31	Capital 33	Surplus 34	Undivided Profits 35	Capital Reserves 36
748	32,952	16.41	7,234	23,219	—0—	288	—0—	813	662	736	—0—
1,047	46,699	4.47	9,677	31,297	750	1,714	—0—	236	1,765	1,180	80
235	23,430	188.08	4,403	16,148	—0—	644	—0—	800	800	635	—0—
1,415	38,629	30.79	7,978	21,124	4,052	888	—0—	1,040	960	2,587	—0—
3,383	130,670	7.59	34,241	84,905	—0—	2,534	—0—	1,745	3,500	3,745	—0—
1,702	81,136	11.91	25,128	45,727	2,875	1,921	—0—	1,048	2,052	2,174	211
453	30,569	12.60	8,346	19,692	—0—	215	200	310	1,290	516	—0—
622	10,926	73.67	2,725	6,387	—0—	782	—0—	500	250	282	—0—
525	30,379	15.01	8,185	19,346	—0—	758	526	347	789	428	—0—
91	6,150	65.18	1,525	3,316	—0—	37	—0—	750	375	147	—0—
805	31,665	5.30	8,032	18,832	1,850	1,231	—0—	463	870	387	—0—
338	14,611	30.30	3,969	9,286	39	357	—0—	400	310	250	—0—
3,243	123,392	13.50	25,615	84,591	—0—	4,330	2,500	2,275	2,525	821	735
165	11,644	100.20	2,992	6,904	—0—	140	—0—	600	600	408	—0—
5,412	296,634	—1.90	8,205	252,492	—0—	17,625	4,800	—0—	5,259	8,253	—0—
4,143	221,370	—.18	1,597	185,166	—0—	24,401	51	—0—	5,503	4,585	67
430,557	578,742	—3.04	16,620	557,801	4,000	321	—0—	—0—	—0—	—0—	—0—
343,583	470,230	103.87	522	452,843	—0—	16,865	—0—	—0—	—0—	—0—	—0—
697,360	934,227	240.29	14,277	867,123	—0—	52,116	—0—	—0—	—0—	711	—0—
122	1,225	NEW	420	338	—0—	467	—0—	—0—	—0—	—0—	—0—
7,567	738,457	159.34	8,413	653,176	—0—	76,868	—0—	—0—	—0—	—0—	—0—
1,573,203	6,862,453	33.93	1,025,801	5,142,793	114,911	268,161	36,727	67,884	108,710	94,345	3,121

CONSOLIDATED REPORTS OF CONDITIONS OF ALL NATIONAL BANKS

Compiled as of

All amounts expressed

ASSETS

	NATIONAL BANKS	Cash & Due From Banks	U.S. Securities Direct & Guaranteed	Other Bonds & Securities	Federal Funds Sold	Loans Less Unearned Income & Loan Loss Reserves	Direct Lease Financing	Bank Premises Furniture & Fixtures	Other Real Estate
Forest Grove	Forest Grove National Bank	3,006	5,765	7,684	—0—	20,204	—0—	1,150	—0—
McMinnville	First National Bank of McMinnville	2,663	6,964	6,289	—0—	17,202	—0—	660	109
Newport	National Security Bank	2,866	5,992	5,067	6,000	24,334	—0—	640	—0—
Portland	First National Bank of Oregon	508,706	324,712	520,660	16,700	2,538,878	3,747	94,758	7,313
Portland	The Bank of California, N.A.	41,990	—0—	—0—	—0—	98,455	—0—	—0—	—0—
Portland	United States National Bank of Oregon	395,628	61,984	635,912	252,025	2,693,666	28,664	89,070	5,091
Roseburg	Douglas National Bank	6,359	8,536	11,682	6,700	50,268	—0—	1,651	96
	Totals—National Banks	961,218	413,953	187,294	281,425	5,443,007	32,411	187,929	12,608
	GROWTH ANALYSIS								
	Four Year Totals—All State Chartered Banks in Oregon 12-31-80	408,052	516,224	419,228	101,046	3,705,692	10,362	118,674	9,972
	12-31-79	345,853	397,846	374,321	128,448	2,892,408	9,260	97,287	4,875
	12-31-78	283,158	309,015	351,035	112,365	2,249,210	4,497	75,342	5,225
	12-31-77	240,788	268,426	321,563	86,145	1,674,569	1,266	55,743	3,656
	Increase Between 12-31-78 & 12-31-80	62,199	118,378	44,907	−27,402	813,284	1,102	21,387	5,097
	Percent of Change	17.98	29.75	11.99	−21.33	28.11	11.90	21.98	104.55
	Four Year Totals— National Banks in Oregon 12-31-80	961,218	413,953	1,187,294	281,425	5,443,007	32,411	187,929	12,608
	12-31-79	1,120,985	322,381	1,122,946	289,652	5,281,843	38,608	174,259	10,060
	12-31-78	1,170,215	369,467	992,943	219,153	4,876,036	34,536	164,950	9,153
	12-31-77	845,023	471,561	903,825	402,089	4,089,368	29,239	149,540	9,980
	Increase Between 12-31-78 & 12-31-80	−159,767	91,572	64,348	−8,227	161,164	−6,197	13,670	2,548
	Percent of Change	−14.25	28.40	5.73	−2.84	3.05	−16.05	7.84	25.32
	Four Year Totals— All Banks in Oregon 12-31-80	1,369,270	930,177	1,606,522	382,471	9,148,699	42,773	306,601	22,580
	12-31-79	1,466,838	720,227	1,497,267	418,100	8,174,251	47,868	271,546	14,935
	12-31-78	1,453,373	678,482	1,343,978	331,518	7,125,246	39,033	240,292	14,378
	12-31-77	1,085,811	739,987	1,225,388	488,234	5,763,937	30,505	205,283	13,636
	Increase Between 12-31-78 & 12-31-80	−97,568	209,950	109,255	−35,629	974,448	−5,095	35,057	7,645
	Percent of Change	−6.65	29.15	7.29	−8.52	11.92	−10.64	12.91	51.18

IN OREGON AND FIVE-YEAR COMPARATIVE GROWTH ANALYSIS

December 31, 1980

in thousands of dollars

			LIABILITIES								
Other Assets	Totals	% of Change Year to Date	Demand Deposits	Time Deposits	Federal Funds Purchased	Other Liabilities	Subordinated Notes & Debentures	Capital	Surplus	Undivided Profits	Capital Reserves
620	38,429	13.40	9,525	23,715	200	1,366	—0—	900	900	1,823	—0—
905	34,792	1.52	10,450	20,202	300	281	—0—	500	620	2,439	—0—
528	45,427	14.29	10,153	30,860	80	746	—0—	911	911	1,732	34
695,087	4,710,561	- .74	1,086,098	2,450,781	420,500	436,424	35,000	53,131	132,109	96,518	—0—
88,442	228,887	-6.90	83,819	95,224	—0—	49,544	—0—	300	—0—	—0—	—0—
146,684	4,308,724	6.21	1,114,770	2,482,929	187,535	225,159	24,500	36,547	39,910	190,381	7,293
1,594	86,885	2.60	18,676	57,010	2,606	3,513	—0—	1,296	546	3,198	40
933,860	9,453,705	2.30	2,333,491	5,160,421	611,221	717,033	59,500	93,585	174,996	296,091	7,367
1,573,203	6,862,453	33.93	1,025,801	5,142,793	114,911	268,161	36,727	67,884	108,710	94,345	3,121
873,289	5,123,587	37.06	1,021,322	3,425,934	139,304	250,767	35,544	63,993	97,343	85,960	3,420
348,300	3,738,147	36.70	934,700	2,325,672	90,156	151,128	35,009	52,103	76,602	69,999	2,778
82,264	2,734,420	56.08	799,407	1,648,623	35,120	72,200	26,159	37,457	62,022	50,555	2,877
699,914	1,738,866		4,479	1,716,859	-24,393	17,394	1,183	3,891	11,367	8,385	-299
80.14	33.93		0.43	50.11	-17.51	6.93	3.32	6.08	11.67	9.75	-8.74
933,860	9,453,705	2.30	2,333,491	5,160,421	611,221	717,033	59,500	93,585	174,996	296,091	7,367
880,144	9,240,878	8.30	2,553,755	4,810,266	589,991	621,915	165,000	93,520	149,489	249,615	7,327
686,892	8,532,345	10.39	2,496,218	4,304,029	560,855	581,581	140,750	92,610	149,184	199,442	7,676
828,363	7,728,988	0.00	2,410,871	3,536,481	924,602	347,122	100,750	92,832	125,108	183,548	7,674
53,716	212,827		-220,264	350,155	21,230	95,118	-105,500	65	25,507	46,476	40
6.10	2.30		-8.62	7.27	3.59	15.29	-63.93	0.06	17.06	18.61	0.54
2,507,063	16,316,158	13.58	3,359,292	10,303,214	726,132	985,194	96,227	161,469	283,706	390,436	10,488
1,753,433	14,364,465	17.06	3,575,077	8,236,200	729,295	872,682	200,544	157,513	246,832	335,575	10,747
1,044,192	12,270,492	17.27	3,430,918	6,629,701	651,011	732,709	175,759	144,713	225,786	269,441	10,454
910,627	10,463,408	0.00	3,210,278	5,185,104	959,722	419,322	126,909	130,289	187,130	234,103	10,551
753,630	1,951,693		-215,785	2,067,014	-3,163	112,512	-104,317	3,956	36,874	54,861	-259
42.98	13.58		-6.03	25.09	-.43	12.89	-52.01	2.51	14.93	16.34	-2.40

STATE AND NATIONAL BANKS AND TRUST COMPANIES OF OREGON, AND BRANCHES
Listed by Counties and Cities, Showing Deposits and Loans and Discounts
As of December 31, 1980

Individual office loan figures may not reflect actual loan activity in a community, as many institutions are centralizing their accounting. In addition, marketing of a significant portion of their loan portfolios on a regular basis to institutional investors can mislead the reader in assumptions as to loan-to-deposit ratios and market share concepts. The loan figures, therefore, represent only those loans housed at the respective offices. It does not take into account loans housed in regional or head offices or loans made and sold to others or loans made and sold and being serviced at the office, branch or regional.

Bank Name and Location		*Deposits*	*% of Change*	*% of County*	*Loans*	*% of Change*	*% of County*
BAKER COUNTY							
Baker	Baker Branch, Western Bank	$ 6,629	−26.54	8.68	$ 6,489	−20.54	20.48
Baker	Baker Branch, FNB	26,530	20.85	34.74	13,499	5.32	42.62
Baker	Baker Branch, USNB	34,605	6.51	45.31	10,136	10.41	32.00
Halfway	Halfway Branch, USNB	8,596	11.60	11.25	1,548	15.86	4.88
	Totals for Baker County	$ 76,360	7.29		$ 31,672	0.54	
BENTON COUNTY							
Corvallis	Citizens Bank of Corvallis	$ 28,382	−9.53	16.87	$ 18,718	−11.83	25.37
Corvallis	Circle Blvd. Office, Citizens Bank of Corvallis	8,464	8.86	5.03	3,878	−12.79	5.25
Corvallis	University Office, Citizens Bank of Corvallis	9,464	13.16	5.62	3,089	−9.50	4.18
Corvallis	Campus Office, Citizens Bank of Corvallis	2,630	27.54	1.56	2,385	26.12	3.23
Corvallis	Benton County Bank	10,616	20.70	6.31	7,774	8.22	10.54
Corvallis	Corvallis Branch, FNB	49,296	13.95	29.31	14,423	4.04	19.55
Corvallis	Corvallis Branch, USNB	33,195	−8.05	19.73	15,849	1.39	21.48
Monroe	Monroe Branch, FNB	5,601	4.30	3.33	1,762	−21.37	2.38
Philomath	Philomath Office, Citizens Bank of Corvallis	4,243	−.42	2.52	2,494	−20.64	3.38
Philomath	Philomath Br., FNB	16,273	18.08	9.67	3,380	12.36	4.58
	Totals for Benton County	$ 168,164	4.35		$ 73,752	−3.01	
CLACKAMAS COUNTY							
Boring	Boring Office, Clackamas County Bank	$ 4,679	31.06	0.66	$ 3,400	51.17	0.76
Canby	Canby Union Bank	32,165	2.98	4.60	16,565	6.65	3.73
Canby	South Center Branch, Canby Union Bank	2,756	75.42	0.39	2,788	69.38	0.62
Canby	Canby Branch, Bank of Oregon	14,222	9.84	2.03	3,989	−10.78	0.89
Clackamas	Damascus Office, First State Bank of Oregon	5,250	5.93	0.75	1,807	−8.73	0.40
Clackamas	Clackamas Branch, Columbia Pacific Bank & Trust Co.	2,856	NEW	0.40	1,813	NEW	0.40
Clackamas	Clackamas Branch, FNB	15,023	14.16	2.14	8,302	24.41	1.87
Clackamas	Clackamas Branch, USNB	5,543	99.74	0.79	1,334	47.40	0.30
Estacada	Estacada Office, First State Bank of Oregon	9,446	13.31	1.35	2,933	6.30	0.66
Estacada	Estacada Branch, USNB	2,572	31.29	0.36	1,304	93.75	0.29
Gladstone	Gladstone Branch, FNB	1,477	13.09	0.21	338	28.03	0.07
Gladstone	Gladstone Branch, USNB	18,919	2.24	2.70	12,127	13.53	2.73
Lake Grove	Lake Grove Branch, FNB	1,720	NEW	0.24	168	NEW	0.03
Lake Grove	Lake Grove Branch, USNB	9,410	25.26	1.34	2,706	11.44	0.61
Lake Oswego	Lewis & Clark State Bank	7,658	−25.78	1.09	6,810	−10.87	1.53
Lake Oswego	Lake Oswego Office, First State Bank of Oregon	10,811	NEW	1.54	7,910	NEW	1.78
Lake Oswego	Citizens Branch, The Oregon Bank	40,840	3.54	5.84	24,108	−4.20	5.43
Lake Oswego	Lake Grove Branch, The Oregon Bank	14,490	7.44	2.07	4,825	−9.35	1.08
Lake Oswego	Mountain Park Plaza Branch, Oregon Mutual Savings Bank	2,741	201.54	0.39	462	75.00	0.10
Lake Oswego	Kruse Way Branch, FNB	1,761	−14.30	0.25	640	35.30	0.14
Milwaukie	First State Bank of Oregon	61,254	−13.37	8.76	173,505	3.29	39.13
Milwaukie	Southgate Office, First State Bank of Oregon	15,089	8.67	2.15	4,867	−3.64	1.09
Milwaukie	Willamette View Manor Office, First State Bank of Oregon	3,765	23.64	0.53	0	0.00	0.00
Milwaukie	Milwaukie Branch, The Oregon Bank	7,764	13.04	1.11	2,417	−19.78	0.54
Milwaukie	Rose Villa Branch, The Oregon Bank	4,677	35.32	0.66	0	0.00	0.00
Milwaukie	Oak Grove Branch, The Oregon Bank	1,421	86.48	0.20	635	−3.49	0.14
Milwaukie	Metropolitan Bank	13,021	46.53	1.86	10,840	52.22	2.44
Milwaukie	The Bank of Milwaukie	1,183	NEW	0.16	1,915	NEW	0.43
Milwaukie	Milwaukie Branch, Oregon Mutual Savings Bank	10,873	28.40	1.55	1,899	−84.48	0.42
Milwaukie	82nd & King Road Branch, FNB	5,492	14.08	0.78	2,133	7.51	0.48
Milwaukie	Westwood Branch, USNB	12,957	21.37	1.85	5,670	−7.30	1.27
Molalla	Molalla Branch, The Commercial Bank	13,484	14.44	1.92	6,786	−7.29	1.53
Molalla	Molalla Branch, FNB	20,322	14.36	2.90	4,681	3.67	1.05
Molalla	Molalla Branch, USNB	4,252	15.35	0.60	1,420	−2.47	0.32

STATE AND NATIONAL BANKS AND TRUST COMPANIES OF OREGON, AND BRANCHES—Continued

Bank Name and Location		*Deposits*	*% of Change*	*% of County*	*Loans*	*% of Change*	*% of County*
CLACKAMAS COUNTY—Continued							
Oak Grove	Oak Grove Office, First State Bank of Oregon	11,736	3.11	1.67	5,563	-3.11	1.25
Oak Grove	Oak Grove Branch, FNB	17,816	9.75	2.54	5,697	0.88	1.28
Oak Grove	Oak Grove Branch, USNB	11,458	-6.51	1.63	19,318	-10.91	4.35
Oregon City	Hilltop Office, First State Bank of Oregon	5,403	20.54	0.77	3,170	32.46	0.71
Oregon City	Oregon City Office, First State Bank of Oregon	31,371	499.48	4.48	530	-38.86	0.11
Oregon City	Oregon City Branch, The Oregon Bank	40,760	12.23	5.82	6,681	-9.37	1.50
Oregon City	Willamette Falls State Bank	4,925	252.03	0.70	4,357	251.65	0.98
Oregon City	Beavercreek Road Branch, FNB	4,823	21.51	0.68	788	-12.15	0.17
Oregon City	North Oregon City Branch, FNB	6,243	-3.46	0.89	2,090	-8.17	0.47
Oregon City	Hilltop Branch, USNB	10,470	-4.73	1.49	4,444	3.63	1.00
Oregon City	Oregon City Branch, USNB	51,144	-10.31	7.31	15,883	-4.88	3.58
Portland	King-Linwood Branch, USNB	7,459	30.40	1.06	2,401	29.15	0.54
Sandy	Clackamas County Bank	18,812	8.87	2.69	11,672	-14.21	2.63
Sandy	The Independent Bank of Sandy	9,112	85.73	1.30	7,136	120.86	1.60
Wemme	Hoodland Office, Clackamas County Bank	4,547	9.53	0.65	2,912	-12.15	0.65
Wemme	Wemme Branch, USNB	2,658	-4.79	0.38	3,043	23.79	0.68
West Linn	Willamette City Br., Lewis & Clark State Bank	2,499	25.64	0.35	459	-18.03	0.10
West Linn	West Linn Branch, Bank of Oregon	3,609	10.16	0.51	1,305	-17.97	0.29
West Linn	West Linn Branch, FNB	10,245	-2.21	1.46	2,098	-10.45	0.47
Wilsonville	Wilsonville Branch, The Oregon Bank	6,710	12.07	0.95	8,156	27.87	1.83
Wilsonville	Wilsonville Branch, FNB	5,824	3.62	0.83	4,865	12.45	1.09
Wilsonville	Charbonneau Branch, FNB	201	NEW	0.02	0	NEW	0.00
Wilsonville	Wilsonville Branch, USNB	9,925	25.39	1.41	2,679	23.34	0.60
	Totals for Clackamas County	$ 699,219	12.28		$ 443,317	4.18	
CLATSOP COUNTY							
Astoria	Bank of Astoria	$ 13,850	3.37	9.42	$ 11,120	15.77	20.93
Astoria	Astoria Branch, FNB	39,140	10.45	26.63	9,857	4.67	18.55
Astoria	Astoria Branch, USNB	40,981	9.95	27.88	17,187	-11.76	32.35
Cannon Beach	Cannon Beach Branch, USNB	5,480	29.12	3.72	1,275	12.23	2.40
Seaside	Seaside Branch, Bank of Astoria	5,194	13.18	3.53	2,831	-1.01	5.32
Seaside	Seaside Branch, FNB	17,267	3.63	11.75	3,741	-6.40	7.04
Seaside	Seaside Branch, USNB	13,574	17.36	9.23	3,515	5.08	6.61
Warrenton	Warrenton Branch, USNB	11,457	-9.32	7.79	3 597	11.22	6.77
	Totals for Clatsop County	$ 146,943	8.20		$ 53,123	0.09	
COLUMBIA COUNTY							
Clatskanie	Clatskanie Branch, Western Bank	$ 13,529	-.75	11.42	$ 4,961	1.12	14.99
Clatskanie	Clatskanie Branch, USNB	7,591	1.67	6.41	2,294	-8.24	6.93
Rainier	Rainier Branch, The Oregon Bank	10,999	16.55	9.28	2,803	46.44	8.47
Rainier	Rainier Branch, USNB	3,306	19.30	2.79	776	11.49	2.34
Scappoose	Scappoose Branch, Western Bank	7,986	-16.66	6.74	2,249	-12.18	6.79
St. Helens	St. Helens Branch, Western Bank	18,084	5.85	15.27	4,015	-13.13	12.13
St. Helens	St. Helens Branch, FNB	16,412	95.73	13.85	6,503	10.99	19.65
St. Helens	St. Helens Branch, USNB	29,402	24.60	24.82	6,160	-6.11	18.61
St. Helens	South St. Helens Branch, USNB	3,903	19.76	3.29	1,398	-8.98	4.22
Vernonia	Vernonia Branch, USNB	7,209	4.55	6.08	1,925	-9.49	5.81
	Totals for Columbia County	$ 118,421	15.97		$ 33,084	-.59	
COOS COUNTY							
Bandon	Bandon Branch, Western Bank	$ 21,573	0.53	8.27	$ 8,330	1.61	4.54
Bandon	Bandon Branch, Security Bank of Coos County	6,618	3.56	2.53	6,041	22.08	3.29
Charleston	Charleston Branch, Security Bank of Coos County	1,181	NEW	0.45	422	NEW	0.23
Coos Bay	Western Bank	5,224	17.10	2.00	24,366	37.95	13.30
Coos Bay	Coos Bay Branch, Western Bank	26,239	-2.17	10.06	25,854	-8.71	14.11
Coos Bay	Empire Branch, Western Bank	8,290	-24.75	3.17	6,918	-6.55	3.77
Coos Bay	South Second Street Branch, Western Bank	3,090	24 29	1.18	2,822	20.59	1.54
Coos Bay	Bay Area Branch, Security Bank of Coos County	6,272	62.61	2.40	6,211	41.44	3.39
Coos Bay	Coos Bay Branch, FNB	23,812	-7.51	9.13	12,873	1.73	7.02
Coos Bay	Coos Bay Branch, USNB	32,741	20.56	12.55	20,029	-2.85	10.93
Coquille	Coquille Branch, Security Bank of Coos County	7,246	5.13	2.77	5,334	-7.20	2.91
Coquille	Coquille Branch, FNB	17,171	20.54	6.58	2,936	4.37	1.60
Coquille	Coquille Valley Branch, USNB	11,751	13.91	4.50	2,332	-23.31	1.27

STATE AND NATIONAL BANKS AND TRUST COMPANIES OF OREGON, AND BRANCHES—Continued

Bank Name and Location		Deposits	% of Change	% of County	Loans	% of Change	% of County
COOS COUNTY—Continued							
Lakeside	Lakeside Branch, USNB	2,539	7.90	0.97	474	0.85	0.25
Myrtle Point	Bank of Myrtle Point	14,580	28.16	5.59	10,826	17.69	5.91
Myrtle Point	Security Bank of Coos County	23,351	7.27	8.95	14,184	2.60	7.74
North Bend	North Bend Branch, Western Bank	8,727	−3.91	3.34	8,587	5.93	4.68
North Bend	Northwest Commerce Bank	6,006	−18.33	2.30	5,944	−16.80	3.24
North Bend	North Bend Branch, FNB	18,522	0.08	7.10	8,977	−3.75	4.90
North Bend	Broadway-Newmark Branch, USNB	5,214	12.97	1.99	2,754	−8.56	1.50
North Bend	North Bend Branch, USNB	10,624	0.32	4.07	6,941	−15.75	3.78
Powers	Powers Branch, Bank of Myrtle Point	0	−100.00	0.00	0	−100.00	0.00
	Totals for Coos County	$ 260,771	5.23		$ 183,155	2.90	
CROOK COUNTY							
Prineville	Prineville Branch, Western Bank	$ 5,456	0.23	9.64	$ 3,571	−22.36	10.90
Prineville	The Prineville Bank	836	NEW	1.47	65	NEW	0.19
Prineville	Prineville Branch, FNB	34,860	0.23	61.59	21,952	34.32	67.06
Prineville	Prineville Branch, USNB	15,422	−1.15	27.28	7,145	−20.14	21.82
	Totals for Crook County	$ 56,594	1.34		$ 32,733	9.50	
CURRY COUNTY							
Brookings	Brookings Branch, Western Bank	$ 11,682	−4.58	13.19	$ 6,584	−7.39	21.93
Brookings	Brookings Branch, USNB	26,816	4.39	30.27	6,851	−33.97	22.82
Gold Beach	Gold Beach Branch, Western Bank	12,428	−8.67	14.03	7,297	−6.55	24.30
Gold Beach	Gold Beach Branch, FNB	18,111	5.69	20.44	2,282	5.69	7.60
Harbor	Harbor Branch, Western Bank	5,133	6.03	5.79	2,288	−4.46	7.62
Harbor	Coast Community Bank	6,369	46.44	7.19	3,889	142.75	12.95
Port Orford	Port Orford Branch, FNB	8,024	14.26	9.06	826	−17.06	2.75
	Totals for Curry County	$ 88,563	4.33		$ 30,017	−7.49	
DESCHUTES COUNTY							
Bend	Bank of the Cascades	$ 9,968	1.68	3.40	$ 6,413	−5.00	2.92
Bend	South Country Branch, Bank of the Cascades	1,472	73.17	0.50	998	145.81	0.45
Bend	Pilot Butte Branch, Western Bank	3,198	−.99	1.09	446	−51.57	0.20
Bend	Bend Branch, Western Bank	14,884	−7.74	5.09	18,814	10.43	8.58
Bend	South Bend Branch, Western Bank	3,005	18.40	1.02	1,849	50.57	0.84
Bend	Bend Branch, The Oregon Bank	15,062	−30.80	5.15	4,834	19.62	2.20
Bend	Bend Branch, United Savings Bank, Mutual	10,501	10.14	3.59	13,842	−2.97	6.31
Bend	Bend Branch (Main), FNB	53,409	8.76	18.26	41,528	18.81	18.95
Bend	East Bend Branch, FNB	16,452	−5.94	5.62	7,106	15.05	3.24
Bend	Bend River Branch, FNB	1,846	292.76	0.63	421	159.87	0.19
Bend	Bend Branch, USNB	36,646	−11.29	12.53	50,922	−17.13	23.24
Bend	Deschutes Country Branch, USNB	10,529	13.99	3.60	8,558	8.63	3.90
Bend	Third & Arthur Branch, USNB	3,835	137.75	1.31	1,208	284.71	0.55
LaPine	High Lakes Community Bank	4,865	720.40	1.66	4,961	3039.87	2.26
LaPine	LaPine Branch, USNB	10,857	33.59	3.71	4,881	−4.31	2.22
Redmond	Redmond Branch, Western Bank	12,016	−18.71	4.10	9,633	−6.16	4.39
Redmond	The Deschutes Bank	10,168	28.66	3.47	7,811	10.27	3.56
Redmond	Redmond Branch, United Savings Bank, Mutual	17,094	15.67	5.84	3,133	9.92	1.42
Redmond	Redmond Branch, FNB	8,102	11.55	2.77	3,165	2.12	1.44
Redmond	Redmond Branch, USNB	39,367	−4.70	13.46	25,266	11.26	11.53
Sisters	Sisters Branch, Western Bank	4,035	−8.64	1.38	1,547	−10.11	0.70
Sisters	Sisters Branch, USNB	3,141	NEW	1.07	710	NEW	0.32
Sunriver	Sunriver Branch, Bank of the Cascades	1,914	NEW	0.65	1,047	NEW	0.47
	Totals for Deschutes County	$ 292,366	3.58		$ 219,093	5.04	
DOUGLAS COUNTY							
Canyonville	Canyonville Branch, South Umpqua State Bank	$ 14,062	3.72	3.86	$ 4,852	−12.08	2.47
Drain	Drain Branch, USNB	19,153	3.59	5.26	4,085	−5.46	2.08
Drain	Drain Branch, Douglas National Bank	3,658	−22.77	1.00	2,079	−5.71	1.05
Glendale	Glendale Branch, South Umpqua State Bank	4,558	4.25	1.25	1,737	−7.21	0.88
Glide	Glide Branch, Douglas National Bank	4,796	17.29	1.31	1,242	68.75	0.63
Myrtle Creek	Myrtle Creek Branch, South Umpqua State Bank	7,502	−5.14	2.06	4,604	−8.72	2.34
Myrtle Creek	Myrtle Creek Branch, USNB	13,409	16.88	3.68	1,867	25.47	0.95

STATE AND NATIONAL BANKS AND TRUST COMPANIES OF OREGON, AND BRANCHES—Continued

Bank Name and Location		*Deposits*	*% of Change*	*% of County*	*Loans*	*% of Change*	*% of County*
DOUGLAS COUNTY—Continued							
Oakland	Oakland Branch, FNB	7,829	6.12	2.15	2,178	3.22	1.10
Reedsport	Reedsport Branch, The Oregon Bank	21,176	−2.00	5.82	7,550	−10.18	3.84
Reedsport	Pacific Security Bank	18,539	10.60	5.09	9,224	1.82	4.69
Riddle	Riddle Branch, FNB	10,270	−7.22	2.82	4,420	−11.08	2.25
Roseburg	South Umpqua State Bank	14,852	2.86	4.08	21,462	19.09	10.93
Roseburg	Timber Community Bank	20,551	249.56	5.65	15,395	491.66	7.84
Roseburg	Roseburg Branch, FNB	62,541	−14.76	17.19	30,870	−2.53	15.72
Roseburg	Garden Valley Branch, USNB	6,501	20.54	1.81	1,031	23.03	0.52
Roseburg	Roseburg Branch, USNB	53,808	−11.49	14.79	27,322	−27.83	13.91
Roseburg	Douglas National Bank	39,658	7.18	10.90	40,701	−2.44	20.73
Roseburg	Riverside Branch, Douglas National Bank	7,658	5.39	2.10	2,803	−21.33	1.42
Sutherlin	Sutherlin Branch, FNB	13,129	2.21	3.61	8,338	3.97	4.24
Sutherlin	Sutherlin Branch, Douglas National Bank	6,465	4.66	1.77	2,490	−12.23	1.26
Winston	Winston Branch, Douglas National Bank	11,089	−2.58	3.04	2,073	−28.26	1.05
Yoncalla	Yoncalla Branch, Douglas National Bank	2,362	26.10	0.64	0	0.00	0.00
	Totals for Douglas County	$ 363,666	1.59		$ 196,323	0.28	
GILLIAM COUNTY							
Arlington	Bank of Eastern Oregon	$ 6,694	11.60	41.90	$ 4,968	−5.42	73.19
Condon	Condon Branch, FNB	9,280	8.24	58.09	1,819	−14.27	26.80
	Totals for Gilliam County	$ 15,974	9.62		$ 6,787	−7.97	
GRANT COUNTY							
John Day	John Day Branch, FNB	$ 20,521	−3.67	46.42	$ 5,428	16.93	54.88
John Day	Grant County Branch, USNB	17,159	17.17	38.81	3,417	−6.38	34.55
Prairie City	Prairie City Branch, FNB	6,525	6.89	14.76	1,045	−10.14	10.56
	Totals for Grant County	$ 44,205	5.11		$ 9,890	4.60	
HARNEY COUNTY							
Burns	Burns Branch, FNB	$ 11,552	−.82	24.27	$ 7,499	13.48	51.48
Burns	Harney County Branch, USNB	36,034	12.00	75.72	7,065	−9.80	48.51
	Totals for Harney County	$ 47,586	8.59		$ 14,564	0.85	
HOOD RIVER COUNTY							
Cascade Locks	Cascade Locks Branch, The Oregon Bank	$ 5,509	119.04	7.68	$ 129	248.64	0.39
Hood River	Hood River County Bank	9,329	44.07	13.02	6,758	34.62	20.61
Hood River	Hood River Branch, FNB	31,174	−2.27	43.50	9,818	−12.38	29.94
Hood River	Hood River Branch, USNB	17,605	1.89	24.57	8,599	9.56	26.23
Hood River	Hood River Heights Branch, USNB	8,031	−22.32	11.20	7,478	−5.34	22.81
	Totals for Hood River County	$ 71,648	4.58		$ 32,782	2.40	
JACKSON COUNTY							
Ashland	Ashland Branch, Western Bank	$ 3,479	−14.87	0.73	$ 3,155	−4.19	1.33
Ashland	South Ashland Branch, Western Bank	1,366	−2.91	0.29	2	−33.33	0.00
Ashland	Heritage Bank	15,541	111.24	3.30	12,405	141.57	5.24
Ashland	Ashland Branch, FNB	28,830	4.44	6.12	8,229	−3.02	3.47
Ashland	Ashland Branch, USNB	13,603	7.51	2.88	4,083	−6.28	1.72
Central Point	Central Point State Bank	8,515	13.33	1.80	7,064	21.81	2.98
Central Point	Central Point Branch, FNB	18,579	−4.15	3.94	8,051	−8.07	3.40
Central Point	Central Point Branch, USNB	9,963	16.29	2.11	4,756	−13.74	2.01
Eagle Point	Eagle Point Branch, Western Bank	4,375	10.67	0.92	2,268	30.87	0.95
Gold Hill	Gold Hill Branch, Western Bank	1,797	26.90	0.38	2	−96.15	0.00
Jacksonville	Jacksonville Branch, Central Point State Bank	2,122	165.25	0.45	2,076	285.87	0.87
Jacksonville	Jacksonville Branch, USNB	9,190	10.12	1.95	819	3.01	0.34
Medford	Crater Branch, Western Bank	16,108	−20.95	3.42	14,146	−3.14	5.97
Medford	Downtown Medford Branch, Western Bank	15,391	−14.78	3.26	11,684	16.28	4.93
Medford	South Medford Branch, Western Bank	2,633	31.91	0.55	1,901	64.44	0.80
Medford	Downtown Branch, The Oregon Bank	26,940	26.66	5.72	9,138	12.70	3.86
Medford	East Medford Branch, The Oregon Bank	14,042	9.77	2.98	2,564	−22.30	1.08
Medford	Rogue Valley Branch, The Oregon Bank	14,154	−3.82	3.00	9,789	24.66	4.13
Medford	Jefferson State Bank	17,599	51.41	3.73	12,875	55.10	5.44

STATE AND NATIONAL BANKS AND TRUST COMPANIES OF OREGON, AND BRANCHES—Continued

Bank Name and Location		*Deposits*	*% of Change*	*% of County*	*Loans*	*% of Change*	*% of County*
JACKSON COUNTY—Continued							
Medford	Stewart Avenue Branch, Jefferson State Bank	481	NEW	0.10	2	NEW	0.00
Medford	Medford State Bank	7,078	162.73	1.50	5,946	175.40	2.51
Medford	Medford Main Branch, FNB	62,693	−8.35	13.31	41,320	20.12	17.46
Medford	So. Riverside Branch, FNB	7,149	−3.43	1.51	3,972	−11.33	1.67
Medford	West Medford Branch, FNB	8,313	3.74	1.76	2,317	4.98	0.97
Medford	Medford Main Branch, USNB	86,196	12.73	18.30	28,915	−15.60	12.22
Medford	North Medford Branch, USNB	12,903	−.70	2.73	6,364	−11.17	2.69
Medford	South Medford Branch, USNB	8,136	4.16	1.72	6,485	−17.82	2.74
Phoenix	Bear Creek Valley Bank	6,359	NEW	1.35	5,322	NEW	2.24
Phoenix	Phoenix Branch, FNB	9,978	−5.18	2.11	1,687	−10.07	0.71
Rogue River	Valley of the Rogue Bank	16,498	−6.91	3.50	11,298	12.00	4.77
Rogue River	Rogue River Branch, Colonial Banking Company	2,032	NEW	0.43	1,004	NEW	0.42
Shady Cove	Shady Cove Branch, Western Bank	3,601	12.25	0.76	1,214	18.32	0.51
Talent	Talent Branch, Valley of the Rogue Bank	988	NEW	0.20	443	NEW	0.18
White City	White City Branch, Western Bank	1,617	0.49	0.34	2,066	34.15	0.87
White City	White City Branch, FNB	12,690	9.05	2.69	3,211	−12.19	1.35
	Totals for Jackson County	$ 470,939	8.91		$ 236,573	13.41	
JEFFERSON COUNTY							
Madras	Juniper Banking Company	$ 9,881	52.22	19.68	$ 7,479	33.93	37.09
Madras	Madras Branch, FNB	11,766	−5.38	23.44	3,755	−27.64	18.62
Madras	Madras Branch, USNB	28,543	8.35	56.86	8,930	−6.38	44.28
	Totals for Jefferson County	$ 50,190	10.87		$ 20,164	−.73	
JOSEPHINE COUNTY							
Cave Junction	Illinois Valley Branch, Western Bank	$ 10,134	−12.19	4.75	$ 4,494	−1.57	4.57
Cave Junction	Home Valley Bank	1,677	NEW	0.78	1,049	NEW	1.06
Grants Pass	Southern Oregon State Bank	62,797	−1.81	29.45	38,030	−4.03	38.74
Grants Pass	Motor-In Office, Southern Oregon State Bank	4,186	−62.05	1.96	1,115	−7.69	1.13
Grants Pass	Redwood Office, Southern Oregon State Bank	1,941	NEW	0.91	198	NEW	0.20
Grants Pass	Fruitdale Branch, Valley of the Rogue Bank	12,967	59.45	6.08	5,357	1.74	5.45
Grants Pass	Family Bank of Commerce	12,274	82.81	5.75	11,130	128.72	11.33
Grants Pass	Grants Pass Branch, FNB	43,458	10.45	20.38	11,452	3.92	11.66
Grants Pass	South Grants Pass Branch, FNB	5,021	4.58	2.35	1,455	14.29	1.48
Grants Pass	Grants Pass Branch, USNB	48,423	18.37	22.71	16,776	−16.30	17.09
Merlin	Colonial Banking Company	10,319	59.48	4.84	7,097	93.58	7.23
	Totals for Josephine County	$ 213,197	15.58		$ 98,153	7.23	
KLAMATH COUNTY							
Chiloquin	Chiloquin Branch, USNB	$ 9,004	72.98	4.33	$ 1,207	4.41	1.14
Keno	Keno Branch, Western Bank	1,415	5.67	0.68	182	−54.72	0.17
Klamath Falls	Klamath Falls Branch, Western Bank	22,247	13.76	10.70	16,659	−18.37	15.81
Klamath Falls	Shasta Plaza Branch, Western Bank	9,152	31.14	4.40	1,860	−34.29	1.76
Klamath Falls	South Valley State Bank	5,518	30.60	2.65	4,380	35.56	4.15
Klamath Falls	Klamath Falls Branch, FNB	46,453	−6.34	22.34	32,204	11.35	30.58
Klamath Falls	So. Sixth Street Branch, FNB	23,182	11.35	11.15	7,178	−25.19	6.81
Klamath Falls	North Klamath Falls Branch, FNB	1,973	2.86	0.94	210	9.37	0.19
Klamath Falls	Klamath Falls Branch, USNB	44,689	23.23	21.49	24,010	−.59	22.79
Klamath Falls	Shasta Way Branch, USNB	7,938	44.14	3.81	1,329	−1.84	1.26
Klamath Falls	Town & Country Branch, USNB	17,598	28.94	8.46	6,641	5.36	6.30
Merrill	Merrill Branch, FNB	18,697	24.10	8.99	9,449	28.20	8.97
	Totals for Klamath County	$ 207,876	15.40		$ 105,309	−.57	
LAKE COUNTY							
Lakeview	Lakeview Branch, FNB	$ 28,948	−2.74	63.28	$ 11,650	26.64	73.97
Lakeview	Lakeview Branch, USNB	16,796	16.28	36.71	4,099	−15.77	26.02
	Totals for Lake County	$ 45,744	3.46		$ 15,749	11.96	

STATE AND NATIONAL BANKS AND TRUST COMPANIES OF OREGON, AND BRANCHES—Continued

Bank Name and Location		Deposits	% of Change	% of County	Loans	% of Change	% of County
LANE COUNTY							
Coburg	Coburg Office, Peoples Bank	$ 2,666	25.51	0.30	$ 1,309	3.64	0.20
Cottage Grove	Cottage Grove Office, Siuslaw Valley Bank	3,907	31.06	0.44	2,693	-4.53	0.42
Cottage Grove	The Cottage Grove Bank	5,678	57.94	0.64	4,754	68.64	0.75
Cottage Grove	Cottage Grove Branch, FNB	22,223	-1.98	2.51	12,757	-6.59	2.03
Cottage Grove	Cottage Grove Branch, USNB	12,520	15.22	1.41	8,308	-9.23	1.32
Creswell	Community Bank of Creswell	10,778	15.53	1.22	6,543	4.88	1.04
Eugene	Citizens Bank of Oregon	49,293	-8.06	5.58	60,353	22.37	9.61
Eugene	Emerald Branch, Citizens Bank of Oregon	14,882	7.37	1.68	4,794	-41.01	0.76
Eugene	18th & Chambers Br., Citizens Bank of Oregon	7,889	-4.89	0.89	2,709	-18.32	0.43
Eugene	River Road Branch, Citizens Bank of Oregon	7,213	-6.98	0.81	2,917	-17.03	0.46
Eugene	Coburg Road Branch, Citizens Bank of Oregon	7,378	6.41	0.83	1,386	-18.42	0.22
Eugene	30th & Hilyard Branch, Citizens Bank of Oregon	5,423	-4.47	0.61	3,080	-18.23	0.49
Eugene	Pacific Continental Bank	8,016	7.95	0.90	5,766	2.07	0.91
Eugene	10th & Lincoln Branch, The Oregon Bank	13,600	-5.00	1.54	24,321	0.91	3.87
Eugene	Broadway & Oak Branch, The Oregon Bank	25,875	110.93	2.93	2,172	-6.09	0.34
Eugene	11th & Garfield Branch, The Oregon Bank	2,870	7.04	0.32	2,182	-8.28	0.34
Eugene	Campus Branch, The Oregon Bank	2,305	18.93	0.26	926	-3.94	0.14
Eugene	29th & Willamette Branch, The Oregon Bank	3,180	-6.58	0.36	2,355	1.99	0.37
Eugene	Eugene Downtown Office, Peoples Bank	11,916	16.54	1.34	4,922	-3.31	0.78
Eugene	Valley State Bank	23,353	17.86	2.64	16,784	10.52	2.67
Eugene	Valley River Branch, Valley State Bank	3,783	100.79	0.42	2,802	145.35	0.44
Eugene	Bank of the Northwest	26,440	31.80	2.99	20,827	43.53	3.31
Eugene	Centre West Branch, Bank of the Northwest	628	NEW	0.07	436	NEW	0.06
Eugene	Eugene Branch, Oregon Mutual Savings Bank	17,004	-4.67	1.92	2,519	-93.02	0.40
Eugene	Eugene Main Branch, FNB	117,338	-20.23	13.29	108,943	28.59	17.36
Eugene	Cal Young Branch, FNB	8,189	3.37	0.92	2,278	3.97	0.36
Eugene	Coburg Road Branch, FNB	12,651	-7.64	1.43	5,727	-19.34	0.91
Eugene	18th & Oak Branch, FNB	14,365	-4.20	1.62	6,558	-5.81	1.04
Eugene	River Road Branch, FNB	12,713	12.29	1.44	2,406	2.82	0.38
Eugene	University Branch, FNB	8,135	3.52	0.92	6,788	2.95	1.08
Eugene	Valley River Center, FNB	7,767	7.72	0.87	4,338	-10.27	0.69
Eugene	West Eugene Branch, FNB	31,404	-8.44	3.55	13,911	-.33	2.21
Eugene	29th & Portland Branch, FNB	4,171	-2.04	0.47	1,446	-3.79	0.23
Eugene	Beltline & Barger Branch, FNB	301	NEW	0.03	19	NEW	0.00
Eugene	Bethel-Danebo Branch, USNB	4,747	27.64	0.53	2,083	-4.53	0.33
Eugene	Eugene Main Branch, USNB	54,021	-24.24	6.11	92,008	14.01	14.66
Eugene	Oakway-Coburg Branch, USNB	15,305	21.24	1.73	7,163	-5.61	1.14
Eugene	Oregon Campus Branch, USNB	9,134	-3.92	1.03	3,310	0.39	0.52
Eugene	River Road Branch, USNB	12,334	4.99	1.39	3,243	-9.79	0.51
Eugene	Santa Clara Branch, USNB	5,040	9.80	0.57	4,222	4.29	0.67
Eugene	17th & Oak Branch, USNB	11,937	-6.41	1.35	10,006	-5.77	1.59
Eugene	7th & Chambers Branch, USNB	8,428	-10.45	0.95	5,917	0.11	0.94
Eugene	29th & Willamette Branch, USNB	12,176	16.63	1.37	3,585	1.32	0.57
Florence	Florence Branch, Western Bank	10,493	-10.02	1.18	4,913	-12.03	0.78
Florence	Siuslaw Valley Bank	19,171	7.30	2.17	16,108	20.27	2.56
Florence	Oregon Pacific Banking Co.	6,646	1264.68	0.75	5,188	1843.07	0.82
Junction City	Tri-County Banking Co.	7,277	11.73	0.82	6,634	38.03	1.05
Junction City	Junction City Branch, FNB	6,458	18.06	0.73	6,903	-10.65	1.10
Junction City	Junction City Branch, USNB	14,300	10.99	1.61	6,268	13.09	0.99
Mapleton	Mapleton Office, Siuslaw Valley Bank	4,767	5.69	0.53	1,342	-11.94	0.21
Oakridge	Oakridge Branch, FNB	11,640	7.30	1.31	3,851	1.26	0.61
Pleasant Hill	Pleasant Hill Office, Siuslaw Valley Bank	6,660	34.19	0.75	3,162	0.00	0.50
Springfield	Springfield Branch, Citizens Bank of Oregon	17,849	0.33	2.02	10,085	-29.65	1.60
Springfield	Centennial Bank	22,231	11.53	2.51	18,987	6.87	3.02
Springfield	Peoples Bank	12,282	-16.20	1.39	15,480	-3.67	2.46
Springfield	Emerald Empire Banking Company	4,841	106.96	0.54	3,509	356.90	0.55
Springfield	Springfield Main Branch, FNB	28,046	10.65	3.17	9,798	78.76	1.56
Springfield	Mohawk-Centennial Branch, FNB	13,689	6.73	1.55	4,025	-11.79	0.64
Springfield	Springfield Branch, USNB	25,448	14.32	2.88	13,298	-26.58	2.11
Springfield	Mohawk-Northgate Branch, USNB	10,800	14.00	1.22	8,408	-11.12	1.34
Veneta	West Lane Branch, Citizens Bank of Oregon	14,045	4.29	1.59	4,658	-24.46	0.74
Veneta	Applegate Branch, Tri-County Banking Co.	1,926	68.94	0.21	505	621.42	0.08
Walterville	McKenzie River Branch, Centennial Bank	5,300	22.94	0.60	2,722	-12.81	0.43
	Totals for Lane County	$ 882,845	1.12		$ 627,410	3.04	

STATE AND NATIONAL BANKS AND TRUST COMPANIES OF OREGON, AND BRANCHES—Continued

Bank Name and Location		Deposits	% of Change	% of County	Loans	% of Change	% of County
LINCOLN COUNTY							
Depoe Bay	Depoe Bay Branch, Lincoln Bank	$ 3,704	2.09	2.00	$ 397	13.42	0.34
Lincoln City	Lincoln Bank	16,273	14.59	8.82	14,172	17.24	12.20
Lincoln City	Oceanlake Branch, Lincoln Bank	12,240	1.33	6.73	5,169	−9.66	4.45
Lincoln City	Lincoln City Branch, FNB	22,939	−6.71	12.44	5,123	4.40	4.41
Newport	The Bank of Newport	51,370	2.62	27.87	47,410	6.75	40.81
Newport	Newport North Branch, The Bank of Newport	1,196	713.60	0.64	744	1358.82	0.64
Newport	National Security Bank	23,635	15.44	12.82	13,976	5.35	12.03
Siletz	Siletz Branch, National Security Bank	1,726	27.94	0.93	1,254	23.54	1.07
South Beach	South Beach Branch, Lincoln Bank	852	59.84	0.46	1,412	31.83	1.21
Toledo	Toledo Branch, National Security Bank	15,652	14.78	8.49	9,839	−4.90	8.47
Toledo	Toledo Branch, USNB	9,636	5.56	5.22	6,301	−2.32	5.42
Waldport	South Lincoln Branch, The Bank of Newport	11,665	32.90	6.32	6,272	8.10	5.39
Waldport	Waldport Branch, FNB	10,133	1.78	5.49	3,495	17.55	3.00
Yachats	Yachats Branch, Lincoln Bank	3,108	6.62	1.68	585	−.34	0.50
	Totals for Lincoln County	$ 184,309	7.37		$ 116,149	6.52	
LINN COUNTY							
Albany	Citizens Valley Bank	$ 31,527	7.25	9.82	$ 40,338	5.95	25.80
Albany	East Albany Branch, Citizens Valley Bank	5,302	−15.03	1.65	2,713	1.04	1.73
Albany	South Albany Branch, Citizens Valley Bank	5,518	12.36	1.71	2,385	16.62	1.52
Albany	Greater Pacific Bank	15,930	84.80	4.96	11,249	50.54	7.19
Albany	Albany Main Branch, FNB	53,225	65.67	16.59	19,725	24.21	12.61
Albany	Waverly Branch, FNB	9,794	8.77	3.05	4,224	−10.90	2.70
Albany	Albany Community Branch, USNB	29,580	5.23	9.22	12,641	5.00	8.08
Albany	Santiam-Albany Branch, USNB	7,872	9.82	2.45	2,335	−7.52	1.49
Brownsville	Brownsville Branch, Citizens Valley Bank	4,949	5.32	1.54	781	−24.83	0.49
Halsey	Halsey Branch, Citizens Valley Bank	5,698	34.73	1.77	3,969	−11.70	2.53
Harrisburg	Harrisburg Branch, Citizens Bank of Oregon	21,405	−1.15	6.67	14,767	−28.19	9.44
Harrisburg	Harrisburg Branch, Bank of Oregon	2,758	NEW	0.85	1,944	NEW	1.24
Lebanon	Lebanon Branch, Citizens Valley Bank	18,618	−4.65	5.80	4,627	−21.02	2.96
Lebanon	Lebanon Branch, The Oregon Bank	6,594	152.16	2.05	1,290	32.85	0.82
Lebanon	Lebanon Branch, FNB	36,964	8.78	11.52	10,214	8.65	6.53
Lebanon	Lebanon-Southgate Branch, USNB	11,723	10.11	3.65	4,066	9.71	2.60
Lyons	Santiam Valley Office, Western Security Bank	3,020	18.10	0.94	837	−9.80	0.53
Scio	Scio Branch, FNB	8,783	2.67	2.73	6,771	−9.35	4.33
Shedd	Shedd Branch, Citizens Valley Bank	3,190	−16.64	0.99	2,549	−1.04	1.63
Sweet Home	Sweet Home Branch, Citizens Valley Bank	10,231	−4.03	3.18	3,592	−.88	2.29
Sweet Home	Sweet Home Branch, FNB	23,759	4.80	7.40	4,514	−15.16	2.88
Sweet Home	Sweet Home Branch, USNB	4,376	48.48	1.36	781	77.90	0.49
	Totals for Linn County	$ 320,816	17.02		$ 156,312	2.93	
MALHEUR COUNTY							
Nyssa	Nyssa Branch, FNB	$ 20,801	2.63	15.73	$ 11,211	−6.89	14.79
Nyssa	Nyssa Branch, USNB	12,649	48.49	9.56	14,508	106.66	19.14
Ontario	Treasure Valley Branch, Western Bank	9,047	−3.06	6.84	14,620	−15.54	19.28
Ontario	Ontario Branch, FNB	29,017	−4.48	21.95	10,572	−4.73	13.94
Ontario	Ontario Branch, USNB	29,193	12.54	22.08	13,499	50.65	17.80
Ontario	West Park Plaza Branch, USNB	5,724	−3.95	4.33	3,486	31.59	4.59
Vale	Vale Branch, Western Bank	1,976	NEW	1.49	69	NEW	0.09
Vale	Vale Branch, USNB	23,768	14.81	17.98	7,831	13.31	10.33
	Totals for Malheur County	$ 132,175	9.14		$ 75,796	14.86	
MARION COUNTY							
Aumsville	Santiam Valley Bank	$ 2,184	352.17	0.21	$ 1,891	1588.39	0.31
Aurora	Aurora Colony Branch, Bank of Oregon	3,285	−17.73	0.32	523	−58.22	0.08
Brooks	Brooks Branch, Bank of Oregon	4,584	21.78	0.45	1,231	−19.75	0.20
Hubbard	Hubbard Branch, Bank of Oregon	7,461	21.61	0.74	1,626	−16.65	0.26
Jefferson	Jefferson Branch, Citizens Valley Bank	3,842	8.71	0.38	2,366	−6.44	0.38
Mill City	Mill City Branch, USNB	19,945	17.91	1.98	8,632	8.98	1.41
Mt. Angel	Mt. Angel Branch, Bank of Oregon	2,326	64.03	0.23	801	23.42	0.13
Mt. Angel	Mt. Angel Branch, FNB	7,726	11.79	0.76	4,664	7.73	0.76
Mt. Angel	Mt. Angel Branch, USNB	21,067	11.95	2.09	2,016	−16.10	0.33
Salem	Lancaster & Market Office, First State Bank of Oregon	6,149	69.44	0.61	5,234	138.34	0.85

STATE AND NATIONAL BANKS AND TRUST COMPANIES OF OREGON, AND BRANCHES—Continued

Bank Name and Location		Deposits	% of Change	% of County	Loans	% of Change	% of County
MARION COUNTY—Continued							
Salem	Salem Main Office, First State Bank of Oregon	16,068	325.07	1.59	5,350	126.40	0.87
Salem	Center & Church Branch, The Oregon Bank	9,697	−69.27	0.96	3,679	−84.17	0.60
Salem	Salem Main Branch, The Oregon Bank	26,665	NEW	2.65	17,265	NEW	2.83
Salem	The Commercial Bank	48,625	0.88	4.83	53,359	18.26	8.75
Salem	East Motor Branch, The Commercial Bank	7,279	2.13	0.72	2,097	−22.98	0.34
Salem	South Salem Branch, The Commercial Bank	7,294	18.12	0.72	2,221	1.55	0.36
Salem	Keizer Branch, The Commercial Bank	4,231	30.54	0.42	964	−4.27	0.15
Salem	Silverlan Plaza Branch, The Commercial Bank	625	NEW	0.06	36	NEW	0.00
Salem	Pioneer Trust Company	26,670	31.55	2.65	10,534	19.82	1.72
Salem	Medical Center Branch, Pioneer Trust Company	2,432	15.53	0.24	1,569	32.96	0.25
Salem	Western Security Bank	18,880	36.25	1.87	19,760	43.40	3.24
Salem	Broadway Branch, Western Security Bank	9,561	8.94	0.95	9,097	−7.24	1.49
Salem	Candalaria Branch, Western Security Bank	22,776	−4.26	2.26	8,759	−10.30	1.43
Salem	Lancaster Office, Western Security Bank	7,729	0.72	0.76	6,721	9.26	1.10
Salem	Battle Creek Office, Western Security Bank	1,064	NEW	0.10	92	NEW	0.01
Salem	North Salem Branch, Bank of Oregon	4,373	6.68	0.43	3,025	−10.95	0.49
Salem	Liberty & Skyline Office, Bank of Oregon	1,118	NEW	0.11	1,923	NEW	0.31
Salem	Salem Branch, Oregon Mutual Savings Bank	15,152	−7.19	1.50	1,789	−85.99	0.29
Salem	United Savings Bank, Mutual	94,845	2.68	9.42	140,972	−.84	23.14
Salem	Keizer Branch, USB, Mutual	11,992	38.02	1.19	1,732	7.44	0.28
Salem	Lancaster Mall Branch, USB, Mutual	12,046	16.26	1.19	62	100.00	0.01
Salem	South Salem Branch, USB, Mutual	8,743	116.67	0.86	1,056	6.13	0.17
Salem	Salem Main Branch, FNB	56,907	−17.25	5.65	40,945	63.90	6.72
Salem	Candalaria Branch, FNB	10,861	8.30	1.07	4,035	0.27	0.66
Salem	Capitol Center Branch, FNB	8,929	5.13	0.88	2,567	−4.07	0.42
Salem	East Salem Branch, FNB	13,475	2.79	1.33	2,808	−14.10	0.46
Salem	Keizer Branch, FNB	14,942	15.00	1.48	3,292	−8.68	0.54
Salem	Lancaster-Silverton Branch, FNB	8,984	9.89	0.89	2,299	−20.28	0.37
Salem	Liberty & Skyline Road Branch, FNB	702	NEW	0.06	98	NEW	0.01
Salem	Center & Lancaster Branch, USNB	21,598	17.47	2.14	4,593	−7.47	0.75
Salem	Keizer Branch, USNB	14,004	17.53	1.39	2,891	9.67	0.47
Salem	Ladd & Bush Branch, USNB	105,427	−4.66	10.47	69,892	−7.11	11.47
Salem	North Salem Branch, USNB	22,701	12.45	2.25	9,872	7.02	1.62
Salem	Silverton-Lancaster Branch, USNB	4,592	12.71	0.45	2,039	6.25	0.33
Salem	Sunnyslope Branch, USNB	10,961	12.33	1.08	5,464	13.92	0.89
Salem	University Branch, USNB	21,317	7.32	2.11	5,249	9.14	0.86
Silverton	Silverton Branch, The Commercial Bank	16,594	13.02	1.64	4,904	−27.85	0.80
Silverton	Silverton Branch, Bank of Oregon	4,708	25.78	0.46	1,609	−47.89	0.26
Silverton	Silverton Branch, FNB	20,369	8.57	2.02	9,182	−10.41	1.50
St. Paul	St. Paul Branch, Bank of Oregon	3,212	23.30	0.31	3,870	−36.08	0.63
St. Paul	St. Paul Branch, USNB	8,237	3.97	0.81	2,055	−17.43	0.33
Stayton	Stayton Branch, Bank of Oregon	4,639	3.20	0.46	2,086	−6.58	0.34
Stayton	Stayton Branch, FNB	29,916	3.11	2.97	13,514	−1.51	2.21
Stayton	Stayton Branch, USNB	19,047	16.01	1.89	12,759	0.65	2.09
Turner	Cascade Office, Western Security Bank	5,490	17.58	0.54	3,467	−13.56	0.56
Woodburn	Bank of Oregon	35,292	10.10	3.50	44,939	14.37	7.37
Woodburn	Cascade Branch, Bank of Oregon	11,081	19.97	1.10	1,498	2.74	0.24
Woodburn	Woodburn State Bank	9,896	129.18	0.98	6,781	177.34	1.11
Woodburn	Woodburn Branch, United Savings Bank, Mutual	31,542	16.62	3.13	5,167	−3.25	0.84
Woodburn	Woodburn Branch, FNB	20,975	11.29	2.08	9,775	6.21	1.60
Woodburn	Woodburn Branch, USNB	33,266	8.97	3.30	10,474	−17.58	1.71
	Totals for Marion County	$1,006,098	9.51		$ 609,170	3.46	
MORROW COUNTY							
Boardman	Boardman Branch, Inland Empire Bank	$ 3,735	−11.26	9.47	$ 3,614	10.96	17.25
Boardman	Boardman Branch, USNB	2,892	10.93	7.33	2,208	42.17	10.54
Heppner	Heppner Branch, Bank of Eastern Oregon	13,194	8.44	33.48	7,461	1.92	35.62
Heppner	Heppner Branch, FNB	16,153	15.67	40.99	5,748	−11.62	27.44
Ione	Ione Branch, Bank of Eastern Oregon	3,428	14.38	8.70	1,911	2.35	9.12
	Totals for Morrow County	$ 39,402	9.62		$ 20,942	2.15	
MULTNOMAH COUNTY							
Gresham	Gresham Office, First State Bank of Oregon	$ 26,034	17.58	0.43	$ 10,391	−12.35	0.20
Gresham	Gresham Mall Office, First State Bank of Oregon	7,017	40.08	0.11	4,854	43.86	0.09

STATE AND NATIONAL BANKS AND TRUST COMPANIES OF OREGON, AND BRANCHES—Continued

Bank Name and Location		*Deposits*	*% of Change*	*% of County*	*Loans*	*% of Change*	*% of County*
MULTNOMAH COUNTY—Continued							
Gresham	Gresham Branch, The Oregon Bank	10,478	4.92	0.17	2,527	−1.86	0.05
Gresham	Mount Hood Security Bank	7,627	12.89	0.12	6,145	48.78	0.12
Gresham	Twelvemile Corner Branch, Mount Hood Security Bank	578	NEW	0.00	4	NEW	0.00
Gresham	Gresham Branch, Oregon Mutual Savings Bank	10,039	64.62	0.16	2,018	−77.71	0.04
Gresham	Gresham Branch, FNB	33,165	−10.78	0.55	32,026	60.53	0.63
Gresham	242nd & Burnside Branch, FNB	5,633	19.36	0.09	1,868	15.52	0.03
Gresham	Gresham Branch, USNB	20,581	−17.87	0.34	24,131	−.26	0.47
Gresham	East Gresham Branch, USNB	9,054	14.57	0.15	2,205	5.90	0.04
Portland	Barbur Boulevard Office, First State Bank of Oregon	15,289	0.84	0.25	4,577	−12.75	0.09
Portland	Hillsdale Office, First State Bank of Oregon	9,997	2.25	0.16	1,673	−28.50	0.03
Portland	Multnomah Office, First State Bank of Oregon	12,303	2.84	0.20	1,242	−7.45	0.02
Portland	200 Market Office, First State Bank of Oregon	20,285	42.85	0.33	6,227	−26.81	0.12
Portland	Gateway Office, First State Bank of Oregon	7,750	−.16	0.12	4,838	−6.80	0.09
Portland	Portland Main Office, First State Bank of Oregon	29,124	5.85	0.48	6,996	−9.17	0.13
Portland	East Morrison Office, First State Bank of Oregon	18,437	−2.22	0.30	5,126	−.98	0.10
Portland	S.W. 6th & Alder Office, First State Bank of Oregon	12,347	−.63	0.20	5,648	−2.11	0.11
Portland	S.E. 82nd & Division Office, First State Bank of Oregon	2,068	48.67	0.03	431	39.93	0.00
Portland	Viking Office, First State Bank of Oregon	3,724	NEW	0.06	3,024	NEW	0.06
Portland	American State Bank	8,933	−12.81	0.14	3,363	−1.05	0.06
Portland	Eastmoreland Branch, American State Bank	953	−10.68	0.01	1,534	−.58	0.03
Portland	2nd & Yamhill Branch, American State Bank	147	2000.00	0.00	0	0.00	0.00
Portland	Columbia Pacific Bank & Trust Co.	39,497	−7.91	0.65	27,955	−4.89	0.55
Portland	The Oregon Bank	82,767	1.53	1.38	210,681	44.19	4.18
Portland	Parkrose Branch, The Oregon Bank	23,642	−3.25	0.39	11,565	3.41	0.22
Portland	Lloyd Center Branch, The Oregon Bank	7,984	0.26	0.13	3,020	45.68	0.05
Portland	122nd & Stark Branch, The Oregon Bank	16,348	−4.79	0.27	7,298	3.41	0.14
Portland	20th & Sandy Branch, The Oregon Bank	9,696	8.80	0.16	3,220	−13.25	0.06
Portland	Grand & Morrison Branch, The Oregon Bank	6,200	−11.81	0.10	8,710	−10.04	0.17
Portland	Standard Plaza Branch, The Oregon Bank	24,721	26.37	0.41	5,615	−16.64	0.11
Portland	Ninth & Washington Branch, The Oregon Bank	11,658	−5.00	0.19	4,990	−23.80	0.09
Portland	106th & Stark Branch, The Oregon Bank	9,177	−11.31	0.15	1,188	−18.29	0.02
Portland	St. Johns Branch, The Oregon Bank	8,474	10.03	0.14	2,923	38.92	0.05
Portland	N.W. 21st & Davis Branch, The Oregon Bank	9,401	8.05	0.15	3,722	43.98	0.07
Portland	Willamette Center Branch, The Oregon Bank	8,317	−6.34	0.13	13,076	−2.35	0.25
Portland	3rd & Washington Branch, The Oregon Bank	21,728	NEW	0.36	26,982	NEW	0.53
Portland	N.E. 12th & Sandy Branch, Bank of Oregon	0	NEW	0.00	0	NEW	0.00
Portland	Oregon Mutual Savings Bank	124,477	−.81	2.07	277,187	84.92	4.51
Portland	Lloyd Branch, Oregon Mutual Savings Bank	34,388	1.86	0.57	2,089	−84.06	0.04
Portland	S.W. 5th & Taylor Branch, Oregon Mutual Savings Bank	4,278	75.90	0.07	373	−71.06	0.00
Portland	N.E. 122nd & Halsey Branch, Oregon Mutual Savings Bank	6,360	161.51	0.10	605	−12.57	0.01
Portland	Ione Plaza Branch, Oregon Mutual Savings Bank	2,189	NEW	0.03	18	NEW	0.00
Portland	The Bank of Tokyo, Ltd.	881,400	259.58	14.71	195,298	22.92	3.87
Portland	Canadian Imperial Bank of Commerce	562,206	11.64	9.38	89,852	48.40	1.78
Portland	Fourth & Market Branch, Canadian Imperial Bank of Commerce	3,752	−10.79	0.06	7,190	24.28	0.14
Portland	Lloyd Center Branch, Canadian Imperial Bank of Commerce	4,432	51.31	0.07	11,171	10.95	0.22
Portland	The Bank of Nova Scotia	453,365	104.04	7.56	86,792	777.39	1.72
Portland	The Royal Bank of Canada	661,589	187.23	11.04	698,257	157.54	13.86
Portland	The Hongkong and Shanghai Banking Corporation	758	NEW	0.01	288	NEW	0.00
Portland	The Bank of California, N.A.	179,043	−10.33	2.98	98,455	−22.82	1.95
Portland	First National Bank of Oregon	476,555	−16.93	7.95	973,686	−17.46	19.33
Portland	Broadway & Grand Branch, FNB	13,613	−19.98	0.22	5,713	−7.66	0.11
Portland	S.W. 13th & Barbur Blvd. Branch, FNB	13,280	14.50	0.22	3,945	−2.85	0.07
Portland	East Portland Branch, FNB	55,366	7.09	0.92	100,900	49.11	2.00
Portland	Fifth & College Branch, FNB	24,547	62.39	0.40	6,809	37.69	0.13
Portland	Fifth & Salmon Branch, FNB	19,802	−14.55	0.33	41,737	−12.96	0.82
Portland	42nd & Going Branch, FNB	21,263	9.51	0.35	3,831	−1.36	0.07
Portland	46th & Woodstock Branch, FNB	12,214	13.72	0.20	2,396	−.41	0.04
Portland	Foster-Powell Branch, FNB	16,265	4.12	0.27	3,056	3.52	0.06

STATE AND NATIONAL BANKS AND TRUST COMPANIES OF OREGON, AND BRANCHES—Continued

Bank Name and Location		*Deposits*	*% of Change*	*% of County*	*Loans*	*% of Change*	*% of County*
MULTNOMAH COUNTY—Continued							
Portland	Gateway Branch, FNB	22,927	−5.81	0.38	9,169	9.83	0.18
Portland	Hollywood-Rose City Branch, FNB	39,820	1.11	0.66	7,594	0.10	0.15
Portland	Lloyd Center Branch, FNB	30,039	5.11	0.50	8,541	17.64	0.16
Portland	Johns Landing Branch, FNB	10,160	39.84	0.16	5,587	14.18	0.11
Portland	Medical Center Branch, FNB	4,719	2.90	0.07	1,182	−10.85	0.02
Portland	Montavilla Branch, FNB	29,685	9.97	0.49	4,390	0.57	0.08
Portland	Moreland-Sellwood Branch, FNB	31,670	−1.01	0.52	11,343	−39.46	0.22
Portland	N. Denver & Interstate Branch, FNB	22,340	3.49	0.37	4,666	−4.52	0.09
Portland	N.W. 19th & Raleigh Branch, FNB	25,187	0.01	0.42	9,475	−5.90	0.18
Portland	N.W. 29th & Yeon Branch, FNB	20,966	−21.01	0.34	84,382	66.18	1.67
Portland	N.W. 22nd & Lovejoy Branch, FNB	5,799	7.46	0.09	2,226	6.81	0.04
Portland	122nd & Halsey Branch, FNB	13,580	1.22	0.22	4,809	−6.22	0.09
Portland	Parkrose Branch, FNB	6,041	5.24	0.10	3,547	−4.52	0.07
Portland	Peninsula Center, FNB	15,369	12.41	0.25	3,574	5.27	0.07
Portland	Portland Main Branch, FNB	119,789	−14.95	1.99	120,179	31.35	2.38
Portland	Sixth & Morrison Branch, FNB	53,248	17.77	0.88	23,895	7.96	0.47
Portland	S.E. 82nd & Foster Branch, FNB	36,198	3.95	0.60	4,137	−4.61	0.08
Portland	S.E. 181st & Stark Branch, FNB	18,669	1.60	0.31	8,237	−6.86	0.16
Portland	S.E. 103rd & Washington Branch, FNB	7,122	−14.19	0.11	5,326	1.87	0.10
Portland	S.E. 121st & Division Branch, FNB	17,945	5.07	0.29	5,697	2.68	0.11
Portland	S.E. 38th & Hawthorne Branch, FNB	24,970	2.25	0.41	7,223	40.41	0.14
Portland	S.W. First & Harrison Branch, FNB	4,759	−6.70	0.07	4,005	24.92	0.07
Portland	S.W. 14th & Morrison Branch, FNB	18,009	−.44	0.30	5,491	−14.90	0.10
Portland	Swan Island Branch, FNB	5,835	−31.63	0.09	3,994	27.15	0.07
Portland	Terwilliger Plaza Branch, FNB	3,241	34.31	0.05	0	−100.00	0.00
Portland	39th & Powell Branch, FNB	15,363	14.83	0.25	3,979	6.02	0.07
Portland	26th & East Burnside Branch, FNB	9,932	−1.38	0.16	2,682	5.05	0.05
Portland	Walnut Park Branch, FNB	15,845	8.49	0.26	5,913	−5.73	0.11
Portland	One Main Place Branch, FNB	10,922	334.79	0.18	45,643	11633.41	0.90
Portland	U.S. National Bank of Oregon	486,777	−5.59	8.12	1,317,087	16.49	26.15
Portland	Argay Square Branch, USNB	6,840	28.83	0.11	1,527	3.52	0.03
Portland	Broadway-Flanders Branch, USNB	6,376	−11.46	0.10	2,597	−11.96	0.05
Portland	Burlingame Branch, USNB	19,601	4.18	0.32	8,013	−8.33	0.15
Portland	Bybee-Milwaukie Branch, USNB	17,401	19.59	0.29	5,198	−3.32	0.10
Portland	Century Tower Branch, USNB	9,358	−6.05	0.15	2,666	8.37	0.05
Portland	Citizens Branch, USNB	66,064	−6.33	1.10	32,204	−4.57	0.63
Portland	Crown Plaza Branch, USNB	5,385	−6.76	0.08	3,885	−2.92	0.07
Portland	Eastport Plaza Branch, USNB	32,036	8.29	0.53	10,607	−22.50	0.21
Portland	4th & Harrison Branch, USNB	15,585	−13.73	0.26	9,983	50.66	0.19
Portland	Halsey-Gateway Branch, USNB	13,997	15.84	0.23	4,271	−4.49	0.08
Portland	Hollywood Branch, USNB	36,166	7.38	0.60	17,066	0.39	0.33
Portland	Industrial Center Branch, USNB	15,260	−17.97	0.25	20,642	159.58	0.40
Portland	Interstate & Going Branch, USNB	15,898	−12.48	0.26	6,104	−18.36	0.12
Portland	Jantzen Beach Branch, USNB	15,404	32.41	0.25	3,371	−8.34	0.06
Portland	Lloyd Center Branch, USNB	36,173	−1.67	0.60	20,200	3.88	0.40
Portland	Lombard-Emerald Branch, USNB	24,094	15.37	0.40	4,551	−1.30	0.09
Portland	Menlo Park Branch, USNB	26,648	4.83	0.44	14,578	−10.59	0.28
Portland	Metropolitan Branch, USNB	40,775	5.34	0.68	13,306	33.38	0.26
Portland	Milwaukie-Powell Branch, USNB	25,122	8.19	0.41	5,604	−5.57	0.11
Portland	181st & Glisan Branch, USNB	14,630	−5.77	0.24	8,636	4.03	0.17
Portland	102nd & Washington Branch, USNB	10,726	7.55	0.17	6,732	11.56	0.13
Portland	160th & Division Branch, USNB	17,111	11.21	0.28	5,862	3.09	0.11
Portland	Peninsula Branch, USNB	32,790	4.73	0.54	5,380	−.35	0.10
Portland	Portland Airport Branch, USNB	2,960	13.19	0.04	688	64.20	0.01
Portland	Sandy Boulevard Branch, USNB	35,473	9.78	0.59	9,841	−3.55	0.19
Portland	67th & Glisan Branch, USNB	22,382	9.75	0.37	5,270	45.74	0.10
Portland	S.E. 72nd & Foster Road Branch, USNB	5,950	8.13	0.11	2,704	5.50	0.05
Portland	S.W. Third & Salmon Branch, USNB	7,395	−1.54	0.12	2,820	11.59	0.05
Portland	Stadium Branch, USNB	52,275	−.14	0.87	20,718	11.80	0.41
Portland	39th & Salmon Branch, USNB	17,148	14.14	0.28	5,395	18.28	0.10
Portland	23rd & Lovejoy Branch, USNB	5,793	17.43	0.09	2,023	−18.68	0.04
Portland	S.W. 12th & Morrison Branch, USNB	7,629	44.76	0.12	1,931	10.97	0.03
Portland	200 Market Street Branch, USNB	5,807	−21.06	0.09	2,258	11.67	0.04
Portland	Union Avenue Branch, USNB	34,432	−1.62	0.57	15,682	−1.63	0.31
Portland	Woodstock Boulevard Branch, USNB	29,484	8.76	0.49	5,745	−7.94	0.11
Portland	S.W. 2nd & Columbia Branch, USNB	2,472	1559.06	0.04	1,268	100.00	0.02

STATE AND NATIONAL BANKS AND TRUST COMPANIES OF OREGON, AND BRANCHES—Continued

Bank Name and Location		Deposits	% of Change	% of County	Loans	% of Change	% of County
MULTNOMAH COUNTY—Continued							
Portland	42nd & Alberta Branch, USNB	2,609	NEW	0.04	167	NEW	0.00
Portland	Jantzen Beach Mall Branch, USNB		NEW	0.00		NEW	0.00
Portland	36th and Powell Branch, USNB	558	NEW	0.00	3	NEW	0.00
Troutdale	Troutdale Branch, The Oregon Bank	5,779	23.90	0.09	964	−8.62	0.01
	Totals for Multnomah County	$ 5,991,827	27.79		$ 5,035,874	20.65	
POLK COUNTY							
Dallas	Bank of Willamette Valley	$ 11,773	6.17	13.01	$ 7,400	−2.83	18.70
Dallas	Dallas Branch, The Oregon Bank	21,910	3.67	24.21	12,864	−.07	32.51
Independence	Independence Branch, Citizens Valley Bank	6,082	−14.08	6.72	2,551	−3.26	6.44
Monmouth	Monmouth Branch, The Commercial Bank	5,990	5.58	6.62	3,468	2.12	8.76
Monmouth	Monmouth Branch, USNB	14,242	−6.45	15.74	8,807	−4.09	22.26
Salem	West Motor Branch, The Commercial Bank	8,330	28.03	9.20	1,380	−11.08	3.48
Salem	West Salem Office, Western Security Bank	2,335	26.97	2.58	438	−31.77	1.10
Salem	West Salem Branch, USNB	19,808	15.38	21.89	2,656	−.56	6.71
	Totals for Polk County	$ 90,470	5.55		$ 39,564	−2.48	
SHERMAN COUNTY							
Moro	Sherman County Branch, FNB	$ 7,865	19.96	100.00	$ 1,159	20.10	100.00
	Totals for Sherman County	$ 7,865	19.96		$ 1,159	20.10	
TILLAMOOK COUNTY							
Cloverdale	Cloverdale Branch, USNB	$ 7,326	10.01	7.05	$ 919	−.75	3.45
Garibaldi	Garibaldi Branch, FNB	2,484	42.43	2.39	1,148	131.91	4.35
Manzanita	Manzanita Branch, USNB	1,195	NEW	1.15	6	NEW	0.02
Nehalem	North Tillamook County Branch, Lincoln Bank	5,376	−.42	5.17	2,439	−3.36	9.17
Pacific City	Pacific City Branch, Lincoln Bank	2,289	2.27	2.20	876	−9.22	3.29
Rockaway	Nehalem Bay Branch, USNB	11,975	0.34	11.52	2,336	−1.84	8.78
Tillamook	Tillamook Branch, Western Bank	7,496	−4.81	7.21	4,751	−2.34	17.87
Tillamook	Tillamook Branch, FNB	35,243	6.56	33.92	9,105	2.82	34.25
Tillamook	Tillamook Branch, USNB	30,487	9.93	29.35	4,997	−12.45	18.80
	Totals for Tillamook County	$ 103,871	7.46		$ 26,577	−.52	
UMATILLA COUNTY							
Athena	Athena Branch, USNB	$ 13,071	16.24	5.68	$ 2,689	6.32	1.59
Hermiston	Inland Empire Bank	30,072	17.16	13.07	21,235	7.87	12.55
Hermiston	Columbia Community Bank	4,517	84.59	1.96	3,640	171.23	2.15
Hermiston	Hermiston Branch, FNB	2,532	17.82	1.10	4,543	6.81	2.68
Hermiston	Hermiston Branch, USNB	29,022	−3.04	12.61	12,201	−23.97	7.21
Milton-Freewater	Bank of Commerce	26,010	16.73	11.30	15,187	21.47	8.98
Milton-Freewater	Milton-Freewater Branch, The Oregon Bank	15,446	13.68	6.71	4,962	−28.62	2.93
Pendleton	The Pendleton Banking Co.	10,952	−1.32	4.76	6,466	−18.11	3.82
Pendleton	Melanie Square Br., The Pendleton Banking Co.	751	−30.39	0.32	129	29.00	0.07
Pendleton	Pendleton Branch, The Oregon Bank	11,820	11.48	5.13	15,821	0.70	9.35
Pendleton	Pendleton Branch, FNB	34,572	−3.13	15.02	36,279	41.10	21.45
Pendleton	Pendleton Branch, USNB	34,057	15.92	14.80	14,296	14.72	8.45
Pilot Rock	Pilot Rock Branch, FNB	4,511	12.63	1.96	701	−20.43	0.41
Stanfield	Stanfield Branch, Inland Empire Bank	1,186	139.11	0.51	275	58.95	0.16
Umatilla	Umatilla Branch, Inland Empire Bank	6,486	−1.90	2.81	4,853	10.34	2.87
Umatilla	McNary Branch, Inland Empire Bank	467	−55.77	0.20	210	22.09	0.12
Umatilla	Umatilla Branch, FNB	4,587	−33.00	1.99	25,592	−9.88	15.13
	Totals for Umatilla County	$ 230,059	7.41		$ 169,079	6.19	
UNION COUNTY							
Elgin	First State Bank of Elgin	$ 10,404	4.42	9.98	$ 7,936	−5.38	20.32
La Grande	La Grande Branch, Western Bank	9,022	22.73	8.65	4,319	−19.19	11.06
La Grande	La Grande Branch, FNB	36,714	9.68	35.23	11,645	−2.35	29.82
La Grande	La Grande Branch, USNB	37,652	12.80	36.13	11,963	−7.53	30.64
Union	Union Branch, FNB	10,411	18.14	9.99	3,176	15.07	8.13
	Totals for Union County	$ 104,203	12.07		$ 39,039	−5.60	

STATE AND NATIONAL BANKS AND TRUST COMPANIES OF OREGON, AND BRANCHES—Continued

Bank Name and Location		Deposits	% of Change	% of County	Loans	% of Change	% of County
WALLOWA COUNTY							
Enterprise	Enterprise Branch, Bank of Wallowa County	$ 4,749	−4.33	10.50	$ 2,976	22.36	13.72
Enterprise	Enterprise Branch, FNB	28,214	19.25	62.40	11,599	8.39	53.48
Joseph	Bank of Wallowa County	7,016	−5.47	15.51	3,218	−38.57	14.83
Wallowa	Wallowa Branch, First State Bank of Elgin	5,235	−2.64	11.57	3,892	3.73	17.94
	Totals for Wallowa County	$ 45,214	9.15		$ 21,685	−1.98	
WASCO COUNTY							
Dufur	Dufur Branch, USNB	$ 12,395	16.26	9.93	$ 2,402	6.09	4.11
The Dalles	The Dalles Branch, The Oregon Bank	13,384	16.69	10.73	9,031	60.29	15.47
The Dalles	Columbia River Banking Co.	13,255	31.92	10.62	9,196	36.56	15.75
The Dalles	The Dalles Branch, FNB	35,911	3.60	28.79	19,016	18.50	32.58
The Dalles	The Dalles Branch, USNB	49,762	9.22	39.90	18,709	−6.76	32.06
	Totals for Wasco County	$ 124,707	10.95		$ 58,354	14.99	
WASHINGTON COUNTY							
Aloha	Aloha Office, First State Bank of Oregon	$ 8,805	−.57	1.16	$ 2,734	11.86	0.74
Aloha	Farmington Mall Office, First State Bank of Oregon	5,593	−27.01	0.74	2,058	−5.68	0.55
Aloha	Aloha Branch, FNB	490	NEW	0.06	50	NEW	0.01
Aloha	Aloha Branch, USNB	7,014	128.61	0.93	2,103	330.06	0.57
Banks	Banks Branch, USNB	8,282	5.78	1.09	2,406	7.50	0.65
Beaverton	Beaverton Office, First State Bank of Oregon	20,907	21.29	2.77	11,813	13.79	3.21
Beaverton	Westgate Office, First State Bank of Oregon	7,669	−4.83	1.01	2,515	−1.17	0.68
Beaverton	Valley Plaza Branch, The Oregon Bank	9,032	14.86	1.19	13,872	−7.89	3.77
Beaverton	Beaverton Mall Branch, The Oregon Bank	11,275	−30.26	1.49	3,071	−14.93	0.83
Beaverton	Murray & Allen Branch, The Oregon Bank	1,963	130.12	0.26	356	201.69	0.09
Beaverton	Beaver State Bank	3,626	NEW	0.48	2,930	NEW	0.79
Beaverton	Beaverton Banking Company	2,044	NEW	0.27	1,768	NEW	0.48
Beaverton	Beaverton Branch, Oregon Mutual Savings Bank	19,424	−9.72	2.57	3,011	−86.00	0.81
Beaverton	Beaverton Valley West Branch, Oregon Mutual Savings Bank	7,565	115.77	1.00	1,103	−84.63	0.29
Beaverton	Beaverton Branch, Canadian Imperial Bank of Commerce	4,031	−36.17	0.53	8,548	1.64	2.32
Beaverton	Beaverton Branch (Main), FNB	26,808	3.48	3.55	8,874	−4.40	2.41
Beaverton	West Beaverton Branch, FNB	6,537	−.95	0.86	2,151	−6.72	0.58
Beaverton	Beaverton Branch, USNB	57,775	26.88	7.67	40,862	6.75	11.10
Beaverton	North Beaverton Branch, USNB	28,579	19.95	3.79	20,853	8.27	5.66
Beaverton	Electronic Park Branch, USNB	3,503	19.76	0.46	1,540	2.87	0.41
Cedar Hills	Sunset Office, First State Bank of Oregon	11,661	4.31	1.54	4,754	3.37	1.29
Cedar Hills	Cedar Hills Branch, FNB	16,829	−2.48	2.23	4,320	−1.18	1.17
Cornelius	Cornelius Branch, Forest Grove National Bank	7,831	18.40	1.03	3,763	13.89	1.02
Cornelius	Cornelius Branch, FNB	624	NEW	0.08	34	NEW	0.00
Forest Grove	Forest Grove National Bank	25,409	7.81	3.37	16,708	9.44	4.54
Forest Grove	Forest Grove Branch, FNB	26,836	12.06	3.56	16,348	−3.76	4.44
Hillsboro	Hillsboro Office, First State Bank of Oregon	13,907	−2.07	1.84	8,120	3.73	2.20
Hillsboro	Hillsboro Branch, The Oregon Bank	3,908	−35.81	0.51	3,841	−26.02	1.04
Hillsboro	Tualatin Valley Bank	5,090	29.84	0.67	2,981	−6.49	0.81
Hillsboro	Hillsboro Branch, Oregon Mutual Savings Bank	6,207	−54.09	0.82	1,766	−86.54	0.48
Hillsboro	Hillsboro Branch, FNB	40,885	−3.33	5.42	12,070	9.50	3.28
Hillsboro	10th & Main Branch, FNB	3,378	−8.89	0.44	1,097	−16.25	0.29
Hillsboro	East Hillsboro Branch, USNB	2,321	48.97	0.30	3,798	113.97	1.03
Hillsboro	Hillsboro Commercial Branch, USNB	51,765	17.00	6.87	39,832	1.66	10.82
Hillsboro	West Hillsboro Branch, USNB	2,720	119.70	0.36	777	92.80	0.21
King City	King City Branch, FNB	30,371	25.89	4.03	11,538	13.63	3.13
King City	King City Branch, USNB	19,060	17.81	2.53	2,381	−16.10	0.64
Portland	St. Vincent Office, First State Bank of Oregon	86	NEW	0.01	30	NEW	0.00
Portland	Cedar Mill Branch, The Oregon Bank	13,632	243.37	1.81	3,981	59.68	1.08
Portland	185th & Sunset Hwy. Branch, FNB	8,657	14.46	1.14	2,932	−5.54	0.79
Portland	185th & Sunset Branch, USNB	5,426	12.97	0.72	2,635	20.26	0.71
Portland	Cedar Mill Branch, USNB	585	NEW	0.07	14	NEW	0.00
Progress	Progress Plaza Office, First State Bank of Oregon	6,548	−12.92	0.86	2,039	−12.22	0.55
Raleigh Hills	Raleigh Hills Branch, FNB	24,871	−.81	3.30	7,979	−7.39	2.16
Raleigh Hills	Raleigh Hills Branch, USNB	25,035	21.41	3.32	9,374	0.06	2.54
Sherwood	Sherwood Branch, Bank of Oregon	3,153	−40.09	0.41	1,149	−1.79	0.31
Sherwood	Sherwood Branch, USNB	13,788	6.12	1.83	2,119	−7.34	0.57

STATE AND NATIONAL BANKS AND TRUST COMPANIES OF OREGON, AND BRANCHES—Continued

Bank Name and Location		*Deposits*	*% of Change*	*% of County*	*Loans*	*% of Change*	*% of County*
WASHINGTON COUNTY—Continued							
Tigard	Tigard Office, First State Bank of Oregon	9,279	7.18	1.23	3,935	−2.18	1.06
Tigard	Tigard Branch, The Oregon Bank	10,797	82.19	1.43	4,203	−4.71	1.14
Tigard	Tigard Branch, FNB	25,413	14.11	3.37	8,217	6.71	2.23
Tigard	Washington Square Branch, FNB	8,742	6.81	1.16	4,379	3.42	1.19
Tigard	Tigard Branch, USNB	33,804	0.56	4.48	14,628	−5.19	3.97
Tigard	Tigard Drive-In Branch, USNB	766	47.02	0.10	1	100.00	0.00
Tigard	Washington Square Branch, USNB	11,570	3.91	1.53	6,549	−15.49	1.78
Tigard	Greenway Branch, USNB	1,428	NEW	0.18	279	NEW	0.07
Tualatin	Tualatin Branch, Bank of Oregon	1,967	NEW	0.26	6,799	NEW	1.84
Tualatin	Tualatin Branch, FNB	11,236	−.17	1.49	5,185	−19.89	1.40
Tualatin	Tualatin Branch, USNB	4,961	2.75	0.65	2,335	−5.77	0.63
West Slope	West Slope Branch, USNB	21,569	2.22	2.86	12,397	34.99	3.36
	Totals for Washington County	$ 753,037	10.30		$ 367,905	−3.33	
WHEELER COUNTY							
Fossil	Fossil Branch, FNB	$ 8,589	−1.13	100.00	$ 1,591	5.57	100.00
	Totals for Wheeler County	$ 8,589	−1.13		$ 1,591	5.57	
YAMHILL COUNTY							
Amity	Amity Branch, USNB	$ 8,929	0.23	4.49	$ 3,146	−12.39	3.13
Carlton	Carlton Branch, FNB	5,203	−12.14	2.61	1,710	−2.67	1.70
Dayton	Dayton Branch, USNB	5,048	0.65	2.54	2,019	6.48	2.01
McMinnville	McMinnville Branch, Lincoln Bank	7,397	−16.52	3.72	8,909	19.16	8.87
McMinnville	First National Bank of McMinnville	30,401	−1.04	15.30	17,548	4.52	17.47
McMinnville	McMinnville Branch, USNB	51,466	6.15	25.91	24,904	−15.55	24.79
McMinnville	North Town Office, First National Bank of McMinnville	251	NEW	0.12	20	NEW	0.01
Newberg	Newberg Branch, The Commercial Bank	6,694	−9.13	3.37	3,561	−13.48	3.54
Newberg	Newberg Branch, FNB	20,358	3.59	10.25	6,474	4.43	6.44
Newberg	Springbrook Road Branch, FNB	882	563.15	0.44	241	5925.00	0.23
Newberg	Newberg Branch, USNB	26,312	12.00	13.24	18,525	−5.23	18.44
Sheridan	Sheridan Branch, Bank of Oregon	2,418	98.03	1.21	1,559	51.06	1.55
Sheridan	Sheridan Branch, USNB	15,367	12.98	7.73	5,473	−8.34	5.44
Willamina	Willamina Branch, Lincoln Bank	10,939	−4.11	5.50	4,786	−2.14	4.76
Yamhill	Yamhill Branch, FNB	6,928	18.40	3.48	1,559	−8.07	1.55
	Totals for Yamhill County	$ 198,593	4.17		$ 100,434	−3.85	
	Totals for State of Oregon	$13,662,506	15.86		$ 9,303,280	11.88	

CREDIT UNIONS

City	*Name and Address*	*Date of Authorization*
Albany	Federal-Metals Credit Union, 1950 S. Liberty 97321	Nov. 15, 1955
Beaverton	Gentelco Credit Union of Oregon, 17065 S.W. Tualatin Valley Highway 97005	Jan. 30, 1950
	Oil Heat Industry Credit Union, 4970 S.W. Griffith Drive 97005	April 13, 1978
	Oregon Corporate Central Credit Union, 4970 S.W. Griffith Drive 97005	July 11, 1978
	Oregon Real Estate Credit Union, 4970 S.W. Griffith Drive 97005	June 27, 1977
Bend	Central Oregon Medical Credit Union, 2500 N.E. Neff Road 97701	Dec. 17, 1976
Corvallis	Benton Teachers Credit Union, 1715 Garfield 97330	March 19, 1953
Eugene	Emerald Credit Union, 2149 Centennial Plaza 97401	Jan. 20, 1961
	Food Industries Credit Union, 1157 Chambers Street 97401	June 16, 1976
	School Employees of Lane County Credit Union, 1450 High Street 97401	Nov. 23, 1936
	U.S. Employees of Lane County Credit Union, 2655 Good Pasture Island Road 97401	Feb. 25, 1938
McMinnville	Evergreen Mutual Credit Union, 3850 Three Mile Lane 97128	Feb. 1, 1980
Pendleton	Umatilla County Credit Union, 911 S.W. Dorion Ave. 97801	June 15, 1959
Portland	Broadway Cab Credit Union, 234 N.W. First Avenue 97209	March 19, 1940
	Carnation Employees Credit Union, 3342 S.E. Morrison St. 97214	March 15, 1956
	City of Portland Employees Credit Union, 3010 S.E. Belmont 97214	Oct. 1, 1936
	Continental Northwest Credit Union, 10200 N. Lombard 97203	March 6, 1956
	Electra Credit Union, 3717 S.E. 17th Avenue 97202	Sept. 5, 1928
	Mail-Well Credit Union, 2515 Mailwell Drive 97222	May 9, 1950
	Multco Employees Credit Union, 2505 S.E. Hawthorne Blvd. 97214	Feb. 15, 1934
	Multnomah State Employees Credit Union, 1220 S.W. Columbia 97201	April 26, 1951
	Oregon Central Credit Union, 1805 S.E. Ankeny 97214	June 3, 1937
	Oregon Dari Credit Union, 901 S.E. Oak 97214	Oct. 9, 1939
	Oregon Standby Credit Union, 333 S.E. 165th 97233	Oct. 15, 1938
	Oregon Telco Credit Union, 2121 S.W. Fourth Ave. 97201	July 24, 1937
	ORSO Employees' Credit Union, 5531 N.W. Doane 97210	March 23, 1936
	P & S Hospital Employees Credit Union, 1927 N.W. Lovejoy Street 97209	June 27, 1958
	Port of Portland Employees Credit Union, Lloyd Bldg., 700 N.E. Multnomah 97232	Jan. 23, 1974
	Portland Postal Employees Credit Union, 421 S.E. 10th Avenue 97214	June 18, 1928
	Portland Teachers Credit Union, 1720 N.E. 9th St. 97212	Dec. 21, 1932
	Radio Cab Credit Union, 1613 N.W. Kearney 97209	April 23, 1948
	Railway Clerks Credit Union, 917 S.W. Oak St. 97205	July 27, 1928
	Shell Portland Credit Union, 5880 N.W. St. Helens Rd. 97210	June 29, 1956
	Trans Western Credit Union, 11235 N.E. Glisan Street 97220	March 25, 1960
	University of Portland Employees Credit Union, 5000 N. Willamette Blvd. 97203	Nov. 22, 1957
	Western Waxed Paper Employees Credit Union, 3400 N. Marine Drive 97217	April 12, 1935
Salem	Marion and Polk Schools Credit Union, 1900 Hines Street S.E. 97302	Jan. 15, 1936
	Salem Postal Credit Union, 1050 25th Street S.E. 97301	May 6, 1930
	Salem Pulp & Paper Credit Union, 315 Commercial Street S.E. 97301	Feb. 9, 1939
	State Employees Credit Union, 1550 State St. 97301	June 17, 1937
	Valley Health Credit Union, 866 Oak St. S.E. 97301	April 19, 1957
Springfield	Wood Products Credit Union, 42nd & E Streets 97477	Dec. 17, 1973
Tigard	Portland Federal Employees' Credit Union, 6950 S.W. Hampton 97223	Oct. 19, 1936

BRANCH OFFICES OF CREDIT UNIONS

City	*Name and Address*	*Date of Authorization*
Albany	Albany Br., Wood Products Credit Union, 2225 Santiam Highway 97321	March 18, 1976
Beaverton	Beaverton Br., Portland Teachers Credit Union, 10700 S.W. Beaverton-Hillsdale Hwy. 97005	Oct. 1, 1971
Bend	Bend Br., Wood Products Credit Union, 1143 N.E. Fourth 97701	Oct. 15, 1974
Cottage Grove	Cottage Grove Br., Wood Products Credit Union, 600 Jefferson Street 97424	Dec. 17, 1973
Eugene	Eugene Br., Oregon Central Credit Union, 541 Willamette Street 97401	May 1, 1974
	Federal Office Br., U.S. Employees of Lane County Credit Union Federal Office Building 97401	March 17, 1974
	Westside Br., Wood Products Credit Union, 2130 West 6th Avenue 97402	Nov. 25, 1974
McMinnville	McMinnville Br., Portland Teachers Credit Union, 2410 McDonald Lane 97128	May 18, 1976
Medford	Medford Br., Wood Products Credit Union, 624 South Riverside 97501	March 21, 1974
North Bend	North Bend Br., Wood Products Credit Union, Hwy. 101 and State St. 97459	Dec. 17, 1973
Oak Grove	Oak Grove Br., Portland Teachers Credit Union, 2915 S.E. Oak Grove Blvd. 97268	Dec. 1, 1975
Portland	Federal Building Br., Portland Federal Employees' Credit Union Federal Office Building, 1220 S.W. Third Ave. 97204	June 27, 1975
	Main Office Br., Portland Postal Employees Credit Union, 715 N.W. Hoyt 97209	Oct. 21, 1971
	Multnomah Br., Portland Federal Employees' Credit Union, 319 S.W. Pine 97204	Aug. 29, 1977
	Portland Br., Wood Products Credit Union, 2017 Lloyd Center 97232	Feb. 13, 1976
	Rockwood Br., Portland Teachers Credit Union, 202 S.E. 181st, Suite 204 97233	Sept. 17, 1973
Roseburg	Roseburg Br., Wood Products Credit Union, 2335 Northwest Kline 97470	Oct. 18, 1976
Springfield	Springfield Br., School Employees of Lane County Credit Union, 1018 Main Street 97477	Nov. 3, 1978

Change in Name or Location:

From	*To*	*Date*
OREGON STANDBY CREDIT UNION 3140 N. Webster Portland, Oregon	OREGON STANDBY CREDIT UNION 333 S.E. 165th Portland, Oregon	March 1, 1980
EVERGREEN MUTUAL CREDIT UNION Three Mile Lane McMinnville, Oregon	EVERGREEN MUTUAL CREDIT UNION 3185 Crestview Drive Newberg, Oregon	March 27, 1980
EMERALD CREDIT UNION 390 High Street Eugene, Oregon	EMERALD CREDIT UNION 2149 Centennial Plaza Eugene, Oregon	April 28, 1980
NORTHWEST MARKETS CREDIT UNION 1157 Chambers Street Eugene, Oregon	FOOD INDUSTRIES CREDIT UNION 1157 Chambers Street Eugene, Oregon	June 16, 1980
PORTLAND FEDERAL EMPLOYEES' CREDIT UNION 421 S.W. Fifth Avenue Portland, Oregon	PORTLAND FEDERAL EMPLOYEES' CREDIT UNION 6950 S.W. Hampton Tigard, Oregon	July 28, 1980
ALBANY BRANCH, WOOD PRODUCTS CREDIT UNION 2703 S. Pacific Boulevard Albany, Oregon	ALBANY BRANCH, WOOD PRODUCTS CREDIT UNION 2225 Santiam Highway Albany, Oregon	Aug. 14, 1980
OIL HEAT INDUSTRY CREDIT UNION 1300 S. E. Gideon Portland, Oregon	OIL HEAT INDUSTRY CREDIT UNION 4970 S.W. Griffith Drive Beaverton, Oregon	Aug.14, 1980
OREGON REAL ESTATE CREDIT UNION 700 Church Street N.E. Salem, Oregon	OREGON REAL ESTATE CREDIT UNION 4970 S.W. Griffith Drive Beaverton, Oregon	Aug. 15, 1980
EVERGREEN MUTUAL CREDIT UNION 3185 Crestview Drive Newberg, Oregon	EVERGREEN MUTUAL CREDIT UNION 3850 Three Mile Lane McMinnville, Oregon	Aug. 15, 1980
CITY OF PORTLAND EMPLOYEES CREDIT UNION 3003 S.E. Milwaukie Portland, Oregon	CITY OF PORTLAND EMPLOYEES CREDIT UNION 3010 S.E. Belmont Portland, Oregon	Sept. 1, 1980
OREGON DARI CREDIT UNION 2700 S.E. Sixth Avenue Portland, Oregon	OREGON DARI CREDIT UNION 901 S.E. Oak, Suite 203 Portland, Oregon	Nov. 28, 1980

Credit Union in Liquidation:

AUTOMOTIVE TRADES CREDIT UNION	NCUA ACCEPTED APPOINTMENT AS LIQUIDATION AGENT	Nov. 19, 1980

Merger:

T 'N T CREDIT UNION, 321 S.W. 4th Avenue, Portland, merged with and into S. P. BROOKLYN FEDERAL CREDIT UNION July 1, 1980

CONSOLIDATED REPORT OF REVENUE, EXPENSES AND DISPOSITION OF PROFITS OF STATE CHARTERED CREDIT UNIONS AND THREE-YEAR COMPARATIVE ANALYSIS

SOURCES AND DISTRIBUTION OF REVENUE	1978	1979	1980	% OF CHANGE	PERCENT OF TOTAL OPERATING INCOME 1978	1979	1980
OPERATING INCOME:							
Interest on loans (gross)	34,134,753	37,493,567	38,094,394	1.60	94.13	89.28	76.77
Less: Interest refunded	304,635	55,077	48,586	−11.78	0.84	0.13	0.09
Income from investments	1,767,520	3,940,549	10,942,812	177.69	4.87	9.38	22.05
Fees and charges	0	0	202,868	100.00	0.00	0.00	0.40
Other operating income	663,912	615,708	424,767	—31.01	1.83	1.46	0.85
Total gross income	36,261,550	41,994,747	49,616,255	18.14	100.00	100.00	100.00
OPERATING EXPENSES:							
Employee compensation	3,814,903	4,616,158	5,212,511	12.91	10.52	10.99	10.50
Employee benefits	624,909	851,563	993,977	16.72	1.72	2.02	2.00
Travel and conference expense	198,772	242,483	223,532	−7.81	0.54	0.57	0.45
Association dues	123,123	149,405	154,918	3.68	0.33	0.35	0.31
Office occupancy expense	694,055	712,747	878,315	23.22	1.91	1.69	1.77
Office operations expense	1,402,697	1,516,486	1,936,898	27.72	3.86	3.61	3.90
Educational and promotional expense	294,398	337,657	385,508	14.17	0.81	0.80	0.77
Loan servicing expense	160,787	230,784	248,698	7.76	0.44	0.54	0.50
Professional and outside services	962,553	1,155,833	1,361,228	17.77	2.65	2.75	2.74
Provision for loan losses	597,715	559,402	995,803	78.01	1.64	1.33	2.00
Member/Insurance	1,328,240	1,246,533	1,121,211	−10.05	3.66	2.96	2.25
Operating fees	123,057	119,596	145,194	21.40	0.33	0.28	0.29
Cash over and short	7,293	8,709	5,019	−42.36	0.02	0.02	0.01
Interest on borrowed money	1,671,534	2,928,829	2,160,627	−26.22	4.60	6.97	4.35
Annual meeting expense	36,919	42,534	49,739	16.93	0.10	0.10	0.10
Miscellaneous operating expenses	280,440	188,843	219,110	16.02	0.77	0.44	0.44
Total operating expenses	12,321,395	14,907,562	16,092,288	7.94	33.97	35.49	32.43
Income (Loss) from operations	23,940,155	27,087,185	33,523,967	23.76	66.02	64.50	67.56
NON-OPERATING GAINS (LOSSES):							
Gain (Loss) on investments	0	−663	0	0.00	0.00	0.00	0.00
Gain (Loss) on assets	0	257	−16,707	−6400.77	0.00	0.00	−0.03
Other non-operating income	0	0	−2,226	100.00	0.00	0.00	0.00
Net Income (Loss) before dividends	23,940,155	27,086,779	33,505,034	23.69	66.02	64.50	67.52
ALLOCATION OF NET INCOME (LOSS):							
Transfer to regular reserve	3,107,531	3,527,149	2,255,302	−36.05	8.56	8.39	4.54
Dividends and Interest on deposits	19,776,826	23,013,559	30,764,006	33.67	54.53	54.80	62.00
Transfer to undivided earnings	1,055,798	546,071	485,726	−11.05	2.91	1.30	0.97

CONSOLIDATED REPORTS OF CONDITION

Compiled as of

	Credit Unions	Net Loans	Cash	Investments	Fixed Assets	Other Assets	Total Assets	% of Change
Albany	Federal-Metals Credit Union	8,230,410	132,013	1,674,939	244,502	16,962	10,298,826	24.08
Beaverton	Gentelco Credit Union of Oregon	1,399,436	52,225	399,678	910,482	24,080	2,785,881	-16.21
Beaverton	Oil Heat Industry Credit Union	105,778	796	11,330	0	0	117,904	39.22
Beaverton	Oregon Corporate Central Credit Union	15,146,880	2,112,185	57,553,685	0	1,917,712	76,730,472	71.15
Beaverton	Oregon Real Estate Credit Union	165,597	279	10,507	150	378	176,911	-26.33
Bend	Central Oregon Medical Credit Union	46,122	6,498	45,334	65	—0—	98,019	41.26
Corvallis	Benton Teachers Credit Union	1,433,026	11,365	1,068,814	12,935	—0—	2,526,140	47.02
Eugene	Emerald Credit Union	1,110,450	9,741	264,238	8,176	14,979	1,407,584	9.00
Eugene	School Employees of Lane County Credit Union	20,366,370	116,187	6,868,558	1,042,513	101,641	28,495,269	15.95
Eugene	U.S. Employees of Lane County Credit Union	4,869,208	83,610	1,202,163	1,102,328	53,587	7,310,896	8.95
McMinnville	Evergreen Mutual Credit Union	46,680	970	120,415	—0—	1,291	169,336	NEW
Pendleton	Umatilla County Credit Union	1,533,947	1,534	163,232	26,728	—0—	1,725,441	- 28
Portland	Broadway Cab Credit Union	217,121	6,667	42,568	794	4	267,174	-2.58
Portland	Carnation Employees Credit Union	489,647	1,046	126,179	989	445	618,306	4.83
Portland	City of Portland Employees Credit Union	8,668,270	368,615	1,645,107	585,026	263	11,267,281	13.53
Portland	Continental Northwest Credit Union	1,730,359	66,397	250,000	1,752	—0—	2,048,508	-3.70
Portland	Electra Credit Union	18,091,649	163,812	2,410,889	418,672	161,985	21,247,017	17.46
Portland	Mail-Well Credit Union	257,042	2,828	88,065	1,023	—0—	348,958	-5.94
Portland	Multco Employees Credit Union	4,487,899	54,976	1,378,060	18,106	6,124	5,945,104	0.40
Portland	Multnomah State Employees Credit Union	2,010,674	22,980	63,950	9,597	6,854	2,114,055	-7.52
Portland	Oregon Central Credit Union	11,875,140	74,869	1,319,613	32,719	44,319	13,346,680	6.29
Portland	Oregon Dari Credit Union	1,248,113	1,292	397,546	2,947	972	1,650,870	-1.04
Portland	Oregon Standby Credit Union	515,600	28,559	58,325	1	—0—	602,575	-15.66
Portland	Oregon Telco Credit Union	58,097,435	47,791	10,951,079	3,228,162	615,182	72,939,649	0.44
Portland	Orso Employees Credit Union	503,325	18,255	6,516	261	—0—	528,357	-10.22
Portland	P & S Hospital Employees Credit Union	259,756	3,531	58,605	—0—	326	322,218	2.66
Portland	Port of Portland Employees Credit Union	196,023	19,204	58,735	98	—0—	274,056	35.27
Portland	Portland Postal Employees Credit Union	12,440,281	341,140	1,554,037	247,339	10,145	14,592,942	5.98
Portland	Portland Teachers Credit Union	66,004,163	-804,435	12,495,218	914,076	576,531	79,185,553	8.28
Portland	Radio Cab Credit Union	689,495	22,072	269,386	635	—0—	981,588	-4.91
Portland	Railway Clerks Credit Union	1,241,485	17,387	136,560	3,444	—0—	1,398,876	0.80
Portland	Shell Portland Credit Union	367,146	24,011	29,968	299	—0—	421,424	-2.30
Portland	Trans Western Credit Union	566,641	266	263,013	1,276	4,152	835,348	14.90
Portland	University of Portland Employees Credit Union	279,056	6,043	72,730	353	—0—	358,182	12.18
Portland	Western Waxed Paper Employees Credit Union	1,153,986	88,473	324,559	20,283	13,327	1,600,628	12.81
Salem	Marion and Polk Schools Credit Union	12,978,216	319,892	3,512,032	2,085,032	82,767	18,977,939	1.87
Salem	Salem Postal Credit Union	485,250	10,947	47,728	6,253	—0—	550,178	-11.62
Salem	Salem Pulp & Paper Credit Union	840,156	30,636	308,322	2,112	—0—	1,181,226	12.97
Salem	State Employees Credit Union	8,414,565	31,296	1,542,733	261,678	45,290	10,295,562	14.40
Salem	Valley Health Credit Union	1,083,986	50,290	91,934	12,811	1,961	1,220,982	45.73
Springfield	Food Industries Credit Union	2,806,750	8,005	278,148	18,059	5,715	3,116,677	31.56
Springfield	Wood Products Credit Union	43,202,596	256,458	7,415,065	2,616,938	290,086	53,781,153	4.22
Tigard	Portland Federal Employees Credit Union	19,342,130	112,724	2,399,129	6,284,035	246,031	28,384,049	-4.73
43	Total—State-Chartered Credit Unions	334,957,939	3,923,440	18,998,731	20,122,577	4,243,099	482,245,786	12.73

THREE-YEAR COMPARATIVE

State Chartered

December

GROWTH ANALYSIS		Net Loans	Cash	Investments	Fixed Assets	Other Assets	Total Assets
	31 Dec 1980	334,957,939	3,923,440	18,998,731	20,122,577	4,243,099	482,245,786
	31 Dec 1979	355,893,592	3,045,299	49,457,399	17,160,938	2,223,432	427,781,060
	31 Dec 1978	342,701,390	2,677,087	22,552,809	10,678,564	1,614,751	380,224,580
Increase between	31 Dec 1980 & 31 Dec 1979	-20,935,653	878,141	69,541,332	2,961,639	2,019,367	54,464,726
Percent of change		-5.88	28.83	140.60	17.25	90.80	12.73

OF STATE CHARTERED CREDIT UNIONS

December 31, 1980

Accounts Payable	Notes & Interest Payable	Dividends Payable	Other Liabilities	Total Liabilities	Total Savings	Regular Reserve	Other Reserves	Undivided Earnings	% of Change
149,285	4,802	—0—	25,827	180,014	9,351,878	470,752	221,982	74,200	-11.05
96	400,000	—0—	2,953	403,049	2,149,524	217,632	—0—	15,676	-80.85
—0—	—0—	—0—	—0—	—0—	113,369	1,857	—0—	2,678	67.68
798,283	23,773	499,399	15,300	1,336,755	74,645,700	633,659	—0—	114,358	-71.76
—0—	—0—	—0—	883	883	167,780	6,136	—0—	2,104	-31.68
102	—0—	—0—	—0—	102	93,444	1,625	—0—	2,848	31.68
125	—0—	—0—	—0—	125	2,261,642	153,444	105,929	5,000	-2.24
2,696	162,000	—0—	3,672	168,368	1,205,396	28,743	—0—	5,077	-5.06
4,122	128,830	—0—	136,250	269,302	25,896,835	1,582,992	122,349	623,791	11.49
177	—0—	35,293	79,516	114,986	6,992,897	203,013	—0—	—0—	-100.00
94	—0—	—0—	—0—	94	168,943	636	—0—	1,683	NEW
5,201	—0—	—0—	1,928	7,129	1,581,873	111,968	—0—	24,471	2.95
500	27,000	—0—	381	27,881	182,094	33,418	—0—	23,781	33.62
1,645	—0—	—0—	—0—	1,645	546,828	38,870	10,000	20,963	2.69
14,934	—0—	—3—	72,765	87,699	9,696,605	719,649	—0—	783,328	14.35
29,364	114,000	—0—	7,309	150,673	1,694,432	122,236	27,516	53,651	47.03
5,918	—0—	317,527	3,993	327,438	19,711,517	964,702	70,008	173,354	38.06
—0—	—0—	—0—	398	398	302,822	40,148	—0—	5,590	0.64
352	—0—	—0—	12,001	12,353	5,036,856	374,500	29,503	491,892	7.89
3,140	25,000	—0—	979	29,119	1,945,121	135,634	—0—	4,191	271.21
—0—	28,029	172	48,549	76,750	12,435,129	707,930	—0—	126,851	18.02
498	—0—	—0—	11,368	11,866	1,397,668	133,689	45,000	62,627	61.73
—0—	16,000	—0—	4,565	20,565	485,407	77,697	5,074	13,832	0.00
32,545	5,000,000	—0—	12,019	5,044,564	62,930,795	5,895,738	—0—	1,018,552	243.28
9,231	25,000	—0—	110	34,341	429,817	51,282	4,000	8,917	234.97
—0—	—0—	—0—	1,638	1,638	278,383	23,574	—0—	18,623	21.53
517	—0—	—0—	1,636	2,153	280,790	8,581	—0—	2,534	115.84
—0—	—0—	—0—	6,613	6,613	12,855,757	975,298	212,273	543,001	11.60
137,913	—0—	—0—	—0—	137,913	72,919,669	4,352,218	—0—	1,775,753	8.16
1,238	—0—	—0—	413	1,651	843,912	85,222	—0—	50,803	-.09
59	—0—	—0—	10,258	10,317	1,270,414	89,848	11,055	17,242	10.57
—0—	—0—	—0—	114	114	355,214	36,496	—0—	29,600	2.69
196	—0—	13,361	2,800	16,357	732,998	50,092	17,880	18,041	-25.94
3,380	—0—	—0—	410	3,770	336,393	11,628	—0—	6,391	38.60
2,412	—0—	—0—	10,009	12,421	1,523,655	48,407	—0—	16,145	-40.77
274,608	—0—	144,454	23,894	443,056	17,648,512	821,179	—0—	65,192	-34.13
—0—	—0—	—0—	495	495	452,975	43,338	—0—	53,370	3.65
—0—	—0—	—0—	1,244	1,244	1,095,308	100,948	—0—	72,726	19.61
2,770	1,089,446	—0—	45,356	1,137,172	8,731,883	380,549	—0—	65,956	-18.21
107	—0—	8,906	15,385	24,398	1,176,221	19,933	—0—	430	-42.66
8,870	—0—	35,406	2,821	47,098	2,823,649	197,349	—0—	48,381	16.67
355,506	5,255,573	—0—	230,053	5,841,202	45,542,508	2,116,123	—0—	281,320	-62.33
243,740	6,548,523	—0—	81,122	6,873,388	18,466,702	1,980,358	—0—	53,601	-70.01
2,088,278	18,848,176	1,054,618	875,027	22,867,099	429,668,343	22,039,291	882,547	6,788,506	3.12

GROWTH ANALYSIS

Credit Unions

31, 1980

% of Change	Accounts Payable	Notes & Interest Payable	Dividends Payable	Other Liabilities	Total Liabilities	Total Savings	Regular Reserve	Other Reserves	Undivided Earnings	% of Change
12.73	2,089,278	18,848,176	1,054,618	875,027	22,867,099	429,668,343	22,039,291	882,547	6,788,506	3.12
12.50	1,960,484	29,150,567	618,895	2,865,834	34,595,780	364,784,679	21,012,297	805,446	6,582,858	8.52
19.42	1,588,840	18,030,575	1,098,789	2,381,736	23,099,940	332,043,481	18,358,312	656,812	6,066,026	31.56
0.00	128,794	10,302,391	435,723	-1,990,807	11,728,681	64,883,664	1,026,994	77,101	205,648	0.00
0.00	6.56	-35.34	70.40	-69.46	-33.90	17.78	4.88	9.57	3.12	0.00

LICENSEES OPERATING UNDER THE PAWNBROKERS ACT

Number of Licensees December 31, 1980 — 11

City	Name and Address	License No.
Central Point	Gorden's Pawnbroker, 325 E. Pine (97502)	P-236
Eugene	A & B Guns, Antiques, Jewelry & Pawnshop, 3697 Franklin Boulevard (97403)	P-233
Grants Pass	Wonderland Enterprises, Inc., 120 S.W. "M" Street (97526)	P-234
Klamath Falls	Scott Loan Co., 625 Klamath Avenue (97601)	P-206
Ontario	The Outdoorsman, Inc., 230 North Oregon Street (97914)	P-214
Portland	A & A Chalet Pawn-Broker, 10309 S.E. 82nd Street (97266)	P-237
	Agee's Diamond Loan and Broker's Co., 299 S.W. Alder Street (97204)	P-235
	Coast Loan Office, Inc., 514 S.W. Third Avenue (97204)	P-227
	H & B Novelty & Loan Company, 526 S.W. Third Avenue (97204)	P-226
Salem	The Pawn Shop, 3820 Silverton Road N.E. (97303)	P-230
	John R. Rose, 1770 Mission Street S.E. (97302)	P-238

SUMMARY OF ANNUAL REPORTS

December 31, 1980

Analysis of Loans	*Number of Loans*	*Aggregate Amount of Loans*
Loans outstanding at close of December 31, 1979	18,898	$ 728,045
Plus loans made and refinanced during the year	56,380	2,571,271
Totals	75,278	3,299,316
Less Loans cancelled during the year:		
Redeemed	46,511	2,030,773
Forfeited	7,987	263,250
Charged off as loss	35	1,054
Total loans cancelled	54,533	$2,295,077
Loans outstanding at close of December 31, 1980	20,745	$1,004,239
Gross interest revenue collected on loans during the year		$ 279,060

LICENSEES OPERATING UNDER THE CONSUMER FINANCE ACT

Number of Licensees 267
Current as of December 31, 1980

ALBANY
Associates Financial Services Company of Oregon, Inc., 2235 Santiam Highway 97321
BarclaysAmerican/Financial, Inc., 206 West Second Avenue 97321
Beneficial Finance Co. of Oregon, 1241 S.E. Pacific Blvd. 97321
Credithrift of America, Inc., 125 West Second Avenue 97321
Dial Finance Company of Oregon, 1956 E. Pacific Blvd. 97321
Transamerica Financial Services, 214 Hickory N.W. 97321

ALOHA
Associates Financial Services Company of Oregon, Inc., 18683 S.W. Tualatin Valley Hwy. 97006

ASHLAND
West Beneficial Finance, Inc., 344 E. Main Street 97520

ASTORIA
Transamerica Financial Services, 389 12th Street 97103
West Beneficial Finance, Inc., 927 Marine Drive 97103

BAKER
Baker County Finance Company, 1920 Washington Street 97814
BarclaysAmerican/Financial, Inc., 1932 First Street 97814

BEAVERTON
Avco Financial Services of Oregon, Inc., 4255 S.W. Cedar Hills Blvd. 97006
Beneficial Finance Co. of Oregon, 12420 S.W. First Street 97006
C.I.T. Financial Services, Inc., 9955 S.W. Beaverton-Hillsdale Hwy., Suite 125, 97005
Credithrift of America, Inc., 2865 S.W. Cedar Hills Blvd., Room 1207, 97006
Dial Finance Company of Oregon, 3001 S.W. Cedar Hills Blvd. 97006
Freedom Financial Services Corporation, 12570 S.W. First Street 97006
Household Finance Corporation
2865 S.W. Cedar Hills Blvd., Suite 1203, 97006
8650 S.W. Scholls Ferry Road 97005
Public Finance Corporation, 4175 S.W. Cedar Hills Blvd., Suite D 97006
United Finance Co., Beaverton, 10095 S.W. Beaverton-Hillsdale Hwy. 97006
U.S. Creditcorp, 9340 S.W. Beaverton-Hillsdale Highway, Suite 5, 97005
West Beneficial Finance, Inc., 2645 S.W. Cedar Hills Blvd. 97005

BEND
Associates Financial Services Company of Oregon, Inc., 1230 N.E. Third Street 97701
BarclaysAmerican/Financial, Inc., 1199 Wall Street 97701
Beneficial Finance Co. of Oregon, 809 Wall Street 97701
C.I.T. Financial Services, Inc., 324 E. Third Street 97701
Credithrift of America, Inc., No. 2, 1814 N.E. First Street 97701

BROOKINGS
C.I.T. Financial Services, Inc., 800 Chetco Avenue 97415

CANBY
Dial Finance Company of Oregon, 1015 S.W. First Avenue 97013

COOS BAY
Associates Financial Services Company of Oregon, Inc., 455 N. Broadway 97420
Credithrift of America, Inc., 814 Newmark Avenue 97420
Freedom Financial Services Corporation, 1165 Newmark Street 97420
Household Finance Corporation, 598 North Broadway 97420
Transamerica Financial Services, 242 S. Broadway 97420

COQUILLE
Public Finance Corporation, 36 E. First Street 97423
Transamerica Financial Services, 2 N. Central Blvd. 97423

CORVALLIS
BarclaysAmerican/Financial, Inc., 310 S.W. Second St. 97330
Credithrift of America, Inc., No. 5, 563 N.W. Monroe 97330
Dial Finance Company of Oregon, 1300 N.W. Ninth Street 97330
Freedom Financial Services Corporation, 900 N.W. Kings Blvd. 97330

COTTAGE GROVE
Household Finance Corporation, 603 Main Street 97424
West Beneficial Finance, Inc., 802 Main Street 97424

DALLAS
Public Finance Corporation, 306 Main Street 97338

EUGENE
Associates Financial Services Company of Oregon, Inc.
141 11th Avenue East 97401
1142 Willagillespie Rd., Suite 11, 97401
Avco Financial Services of Oregon, Inc., 155 Silver Lane 97401
BarclaysAmerican/Financial, Inc., 805 Olive Street 97401
C.I.T. Financial Services, Inc.
1546 Coburg Road 97401
1197 Fairfield Avenue 97402
Citicorp Person-to-Person Financial Center, Inc., 1040 Oak Street 97401
Commercial Credit Corporation, 20 East 18th Street 97401
Credithrift of America, Inc., No. 2, 25 East 11th Avenue 97401
Dial Finance Company of Oregon
1441 Oak Street 97401
1144 Willagillespie Road, Suite 4, 97401
1077 Willamette Street 97401
Freedom Financial Services Corporation
1163 Valley River Drive 97401
50 West 13th Street 97401
1416 Orchard Street 97403
GECC Financial Services, 1506 Willamette Street 97401
Household Finance Corporation
290 Valley River Shopping Center 97402
61 West Eighth Avenue 97401
Northwest Industrial Loan Company, 107 Oakway Mall, Suite H 97402
Rainier Credit Company, Willamette Plaza Shopping Center, 2848 Willamette 97405
Reliable Credit Association, Inc., 365 Coburg Road 97401
South Finance Co., 1850 Oak Street 97401
Transamerica Financial Services, 1133 Willamette Street 97401
United Finance Co., Eugene, 285 Valley River Center 97402
U.S. Creditcorp, 32 Oakway Mall 97401
West Beneficial Finance, Inc., 815 Charnelton Street 97401

FLORENCE
West Beneficial Finance, Inc., 386 Highway 101 N. 97439

FOREST GROVE
Credithrift of America, Inc., 1928 21st Avenue 97116
West Beneficial Finance, Inc., 1834 Pacific Avenue 97116

GLADSTONE
Old National Financial Services, Inc., 81 82nd Drive 97027
United Finance Co., Gladstone, 18431 S.E. McLoughlin Blvd. 97027

GRANTS PASS
Avco Financial Services of Oregon, Inc., 848 N.E. "E" Street 97526
C.I.T. Financial Services, Inc., 412 S.E. Seventh Street 97526
Transamerica Financial Services, 702 S.W. 6th Street 97526
United Finance Co., Grants Pass, 1455 N.E. Sixth Street 97526

GRESHAM
Associates Financial Services Company of Oregon, Inc., 1025 E. Powell Boulevard 97030
BarclaysAmerican/Financial, Inc., 439 W. Powell Blvd. 97030
Beneficial Finance Co. of Oregon, 1665 N.E. Division Street 97030
Credithrift of America, Inc., No. 3, 505 N.E. Second Avenue 97030
Dial Finance Company of Oregon, 305 N. Main Street 97030

HERMISTON
Transamerica Financial Services, 148 Main Street 97838
West Beneficial Finance, Inc., 271 Main Street 97838

HILLSBORO
BarclaysAmerican/Financial, Inc., 333 S.E. Third Street 97123
Freedom Financial Services Corporation, 826 S.E. Oak Street 97123
Security Finance Co., 168 S.E. Fourth Avenue 97123

HOOD RIVER
Transamerica Financial Services, 402 Oak Street 97031

INDEPENDENCE
Transamerica Financial Services, 215 S. Main Street 97351

KLAMATH FALLS
C.I.T. Financial Services, Inc., 432 S. Seventh Street 97601
Freedom Financial Services Corporation, 115 N. 10th Street 97601
Motor Investment Company, 531 South Sixth Street 97601
Suburban Finance Company, 3928 South Sixth Street 97601
Transamerica Financial Services, 121 S. Ninth Street 97601

LA GRANDE
Transamerica Financial Services, 1212½ Adams Avenue 97850
West Beneficial Finance, Inc., 111 Elm Street 97850

LAKE OSWEGO
Lake Oswego Credit Corporation, 16269 S.W. Bryant Road 97034
United Finance Co. of Oswego, 388 N. State Street 97034

LEBANON
Dial Finance Company of Oregon, 745 Main Street 97355
West Beneficial Finance, Inc., 744 Main Street 97355

McMINNVILLE
Credithrift of America, Inc., No. 2, 2420 McDonald Lane 97128
United Finance Co. of McMinnville, 135 N. Baker Street 97128
West Beneficial Finance, Inc., 301 N. Baker Street 97128

LICENSEES OPERATING UNDER THE CONSUMER FINANCE ACT—Continued

MEDFORD
Associates Financial Services Company of Oregon, Inc., 237 E. Main St. 97501
C.I.T. Financial Services, Inc., 1060 Biddle Road 97501
Commercial Credit Corporation, 275 Barnett Road 97501
Credithrift of America, Inc., No. 3, 206 S. Central Avenue 97501
Dial Finance Company of Oregon, 328 North Central 97501
Freedom Financial Services Corporation, 703 Medford Shopping Center 97501
Household Finance Corporation, 111 East Main Street 97501
Transamerica Financial Services, 132 S. Central Avenue 97501
United Finance Co., Medford, 2743 North Pacific Highway 97501
U.S. Creditcorp, 259 Barnett Road, Suite #1, 97501

MILWAUKIE
BarclaysAmerican/Financial, Inc., 10817 S.E. Main Street 97222
C.I.T. Financial Services, Inc., 14627 S.E. McLoughlin Blvd. 97222
Credithrift of America, Inc., No. 3, 10655 S.E. 42nd Avenue 97222
Dial Finance Company of Oregon, 10559 S.E. Price-Fuller Road 97222
Freedom Financial Services Corporation, 16200 S.E. McLoughlin Blvd. 97222
Transamerica Financial Services, 10963 S.E. 21st Avenue 97222

NEWPORT
C.I.T. Financial Services, Inc., 514 N. Coast Highway 97365
West Beneficial Finance, Inc., 320 S.W. Coast Highway 97365

NORTH BEND
Associates Financial Services Company of Oregon, Inc., 2263 Newmark St. 97459
West Beneficial Finance, Inc., 1611 Virginia Ave. 97459

ONTARIO
Associates Financial Services Company of Oregon, Inc., 2669 S.W. 4th Avenue 97914
C.I.T. Financial Services, Inc., 1159 S.W. Fourth Avenue 97914
Public Finance Corporation, 272 S. Oregon Street 97914

OREGON CITY
Associates Financial Services Company of Oregon, Inc., 817 Main Street 97045
Avco Financial Services of Oregon, Inc., 133 Oregon City Shopping Center 97045
Credithrift of America, Inc., 901 Molalla Avenue 97045

PENDLETON
Aetna Finance Company, 25 S.E. Dorion Avenue 97801
Beneficial Finance Co. of Oregon, 133 S. Main Street 97801
Freedom Financial Services Corporation, 1904 S.W. Court Street 97801
Household Finance Corporation, 433 S. Main Street 97801
Transamerica Financial Services, 400 S. Main Street 97801

PORTLAND
Aero Industrial, Inc., 2328 Lloyd Center 97232
Aetna Finance Company
510 S.E. 82nd Avenue 97266
4225 S.W. Huber Street, Suite C, 97219
Allstate Enterprises Financial Corporation, 12323 S.W. 66th Avenue 97223
American Credit Corporation, 6643 N.E. Glisan Street 97213
Associates Financial Services of Oregon, Inc.
10810 N.E. Halsey 97220
1115 S.E. Morrison St. 97214
204 N.W. 23rd Avenue 97210
5110 N.E. Sandy Blvd. 97213
321 S.W. Salmon 97204
5117 S.E. Powell 97206
4565 North Channel Avenue 97217
10588 S.E. Washington 97216
Avco Financial Services of Oregon, Inc.
2525 N.E. Broadway 97232
12130 S.E. Division 97266
16000 S.E. Division 97236
3233 N.E. Sandy Blvd. 97213
4018 S.E. 82nd Avenue 97266
BarclaysAmerican/Financial, Inc.
8201 S.W. Barbur Blvd. 97219
18615 E. Burnside Street 97233
8523 N. Lombard Street 97203
502 S.E. Morrison Street 97214
3010 N.E. Broadway 97232
326 S.E. 82nd Avenue 97216
512 S.W. Fourth Avenue 97204
Beneficial Finance Co. of Oregon
923 S.W. Washington Street 97205
2150 N.E. 82nd Avenue 97204
BIC Financial Services, Inc.
1220 S.W. Morrison Street 97205
500 N.E. Multnomah, Suite 639, 97205
Blake & Neal Loan Co., 1939 E. Burnside Street 97214
Caldwell Acceptance Corporation, 811 S.E. Stark Street 97214
C.I.T. Financial Services, Inc.
2162 N.E. Broadway 97213
6749 N.E. Sandy Blvd. 97213
Citicorp Person-to-Person Financial Center, Inc.
1022 N.E. Multnomah Street 97232
111 S.W. Columbia, Suite 200, 97201
1521 N.E. 122nd Avenue 97230
11505 S.W. Pacific Highway 97223
Commercial Credit Corporation, 1616 N.E. Broadway 97212
Credithrift of America, Inc.
2003 S.E. Hawthorne Blvd. 97214
8383 N.E. Sandy Blvd., Suite 201, 97220
3236 N. Lombard 97217
Credithrift of America, Inc., No. 4
5334 S.W. Beaverton-Hillsdale Hwy. 97221
4721 S.E. Woodstock Blvd. 97206
Dial Finance Company of Oregon
411 S.W. Yamhill Street 97204
2005 S.E. 82nd Avenue, Suite 5, 97216
615 S.E. 162nd Avenue 97233
3341 S.E. Hawthorne Blvd. 97214
Dye Finance Company, 418 S.W. Washington Street 97204
Ferrous Financial Services Co., 4705 N.E. Columbia Blvd. 97208
Financeamerica Corporation, 9011 S.W. Beaverton-Hillsdale Hwy. 97225
Ford Motor Credit Company, 1618 S.W. First Avenue #218, 97201
Franklin Service Corporation, One S.W. Columbia, Suite 460, 97258
Freedom Financial Services Corporation
3724 N.E. Broadway 97232
7950 S.E. Foster Road 97206
5832 N.E. Union Avenue 97211
1016 S.W. Washington Street 97205
9955 S.E. Washington Street 97216
GECC Financial Services
215 S.E. 102nd Avenue 97215
8959 S.W. Barbur Blvd., Suite 106, 97219
8835 S.W. Canyon Lane, Suite 400, 97225
Household Finance Corporation
713 S.W. Fourth Avenue 97207
832 N.E. Broadway 97212
10116 S.E. Washington 97216
Lockhart Financial Services, 1926 N.E. Sandy Blvd. 97232
The Mortgage Exchange, 5200 S.W. Macadam Avenue 97201
Old National Financial Services, Inc., 5331 S.W. Macadam 97201
Public Finance Corporation, 4340 N.E. Sandy Boulevard 97213
Rainier Credit Company
8056 S.E. Harold Street 97266
4445 S.W. Barbur Blvd., Suite A-100, 97201
8888 S.W. Canyon Road, No. 102, 97225
Rankin Finance Company, 830 Weatherly Bldg. 97214
Reliable Credit Association, Inc., 1195 S.E. Powell Blvd. 97242
S & W Finance, Inc., 11142 N.E. Halsey Street 97220
Simmons Credit Co., 1023 N.E. Union Avenue 97232
Tenet Mortgage Co., 3101 S.W. First St., Suite 2, 97201
Transamerica Financial Services
2038 N.E. 40th 97212
6443 S.W. Beaverton-Hillsdale Hwy. 97221
4848 N.E. 102nd Avenue 97207
United Finance Co., 515 E. Burnside Street 97214
United Finance Co. of Foster-Powell, 4716 S.E. Powell Blvd. 97206
United Finance Co., Gateway, 1424 N.E. 102nd Avenue 97220
Universal Financial Services, Inc., 5600 N.E. Glisan St. 97213
U.S. Creditcorp, 235 N.E. 122nd Avenue 97230
West Beneficial Finance, Inc., 11807 N.E. Glisan Street 97220

PRINEVILLE
Public Finance Corporation, 252 North Claypool 97754

REDMOND
BarclaysAmerican/Financial, Inc., 425 S. Sixth Street 97756
U.S. Creditcorp, 1655 S.W. Odem Medo 97756

ROSEBURG
C.I.T. Financial Services, Inc., 1350-62 N.E. Stephens 97470
Freedom Financial Services Corporation, 423 S.E. Jackson 97470
Transamerica Financial Services, 664 S.E. Stephens Street 97470
United Finance Co., Roseburg, 729 S.E. Washington Street 97470
West Beneficial Finance, Inc., 410 S.E. Jackson 97470

SALEM
Associates Financial Services Company of Oregon, Inc., 3000 Market Plaza N.E., #150, 97303
Avco Financial Services of Oregon, Inc., 3390 Commercial Street S.E. 97302
Beneficial Finance Co. of Oregon, 1999 Lancaster Drive N.E. 97308
BarclaysAmerican/Financial, Inc.
455 High Street N.E. 97308
4780 River Road N. 97303
2655 Commercial Street S.E. 97302
C.I.T. Financial Services, Inc., 3284 Lancaster Drive N.E. 97303
Citicorp Person-to-Person Financial Center, Inc., 831 Lancaster Dr. N.E. 97301
Commercial Credit Corporation, 640 High Street N.E. 97308
Credithrift of America, Inc., No. 5, 588 Chemeketa Street N.E. 97301
Dial Finance Company of Oregon, 508 State Street 97301
Freedom Financial Services Corporation, 342 Capitol Street N.E. 97301
Household Finance Corporation
3000 Market Street N.E. 97303
443 Marion Street N.E. 97308
Public Finance Corporation, 395 State Street 97301
Rainier Credit Company, 3278-B Lancaster Drive 97303
Transamerica Financial Services, 176 Liberty Street S.E. 97308
United Finance Co. of Salem, 654 Lancaster Drive N.E. 97308
U.S. Creditcorp, 856 Lancaster Drive S.E. 97302

LICENSEES OPERATING UNDER THE CONSUMER FINANCE ACT--Continued

SEASIDE
United Finance Co. of Seaside, 314 Avenue "A" 97138

SPRINGFIELD
Associates Financial Services Company of Oregon, Inc., 1471 Mohawk Blvd. 97477
Brandt Finance Company, 806-A North A Street 97477
Land Associates Finance, 204 N. 5th Street 97477
West Beneficial Finance, Inc., 444 Main Street 97477

ST. HELENS
Dial Finance Company of Oregon, 200 Sykes Road, Suite B 97051

THE DALLES
Apex Finance Company, 516 East Second St. 97058
Credithrift of America, Inc., No. 2, 1254 West Sixth Street 97058
West Beneficial Finance, Inc., 202 E. Second Street 97058

TIGARD
Associates Financial Services Company of Oregon, Inc., 13975 S.W. Pacific Highway 97223
Beneficial Finance Co. of Oregon, 11531 S.W. Pacific Hwy. 97223
United Finance Co. of Tigard, 12202 S.W. Main Street 97223

TILLAMOOK
West Beneficial Finance, Inc., 404 Pacific Avenue 97141

TUALATIN
Avco Financial Services of Oregon, Inc., 18961 S.W. 84th Street 97062

WEST LINN
BIC Financial Services, Inc., 18654 S. Pacific Hwy. 97068
Rainier Credit Company, 5662 Hood Street 97068

WILLAMINA
Van Hyning Logging Co., 26930 Salmon River Hwy. 97396

WINSTON
Household Finance Corporation, 20 S.E. Main Street 97496

WOODBURN
Western Finance Co. of Woodburn, 563 Front Street 97071

CONSUMER FINANCE LICENSEES

The following licenses were issued during 1980:

Capital Financial Services, Inc., No. 37 ..... January 1, 1980
512 S.W. Fourth Ave., Portland

BIC Financial Services, Inc. ..... February 1, 1980
Lloyd 500 Bldg., 500 N.E. Multnomah St., Suite 639, Portland

B. J. Brandt, dba Brandt Finance Company ..... March 27, 1980
223-A North A St., Springfield

U.S. Creditcorp ..... June 16, 1980
856 Lancaster Dr. S.E., Salem

FinanceAmerica Corporation ..... July 22, 1980
9011 S.W. Beaverton-Hillsdale Hwy., Portland

Associates Financial Services Company of Oregon, Inc. ..... August 8, 1980
2669 S.W. 4th Ave., Ontario

Franklin Service Corporation ..... August 25, 1980
One S.W. Columbia, Ste. 460, Portland

U.S. Creditcorp ..... August 25, 1980
1655 Odem Medo, Redmond

West Beneficial Finance, Inc. ..... October 10, 1980
344 E. Main St., Ashland

West Beneficial Finance, Inc. ..... October 10, 1980
927 Marine Dr., Astoria

West Beneficial Finance, Inc. ..... October 10, 1980
2645 S.W. Cedar Hills Blvd., Beaverton

West Beneficial Finance, Inc. ..... October 10, 1980
802 Main St., Cottage Grove

West Beneficial Finance, Inc. ..... October 10, 1980
814 Charnelton St., Eugene

West Beneficial Finance, Inc. ..... October 10, 1980
386 Highway 101 N., Florence

West Beneficial Finance, Inc. ..... October 10, 1980
1834 Pacific Ave., Forest Grove

West Beneficial Finance, Inc. ..... October 10, 1980
333 Main St., Hermiston

West Beneficial Finance, Inc. ..... October 10, 1980
111 Elm St., La Grande

West Beneficial Finance, Inc. ..... October 10, 1980
744 Main St., Lebanon

West Beneficial Finance, Inc. ..... October 10, 1980
1641 Highway 99 West, McMinnville

West Beneficial Finance, Inc. ..... October 10, 1980
320 S.W. Coast Highway, Newport

West Beneficial Finance, Inc. ..... October 10, 1980
1611 Virginia Ave., North Bend

West Beneficial Finance, Inc. ..... October 10, 1980
11807 N.E. Glisan St., Portland

West Beneficial Finance, Inc. ..... October 10, 1980
410 S.E. Jackson St., Roseburg

West Beneficial Finance, Inc. ..... October 10, 1980
444 Main St., Springfield

West Beneficial Finance, Inc. ..... October 10, 1980
202 E. 2nd St., The Dalles

West Beneficial Finance, Inc. ..... October 10, 1980
404 Pacific Ave., Tillamook

BarclaysAmerican/Financial, Inc. ..... October 10, 1980
208 W. Second Ave., Albany

BarclaysAmerican/Financial, Inc. ..... October 10, 1980
1932 First St., Baker

BarclaysAmerican/Financial, Inc. ..... October 10, 1980
1199 N.W. Wall St., Bend

BarclaysAmerican/Financial, Inc. ..... October 10, 1980
310 S.W. Second St., Corvallis

BarclaysAmerican/Financial, Inc. ..... October 10, 1980
804 Olive St., Eugene

BarclaysAmerican/Financial, Inc. ..... October 10, 1980
439 W. Powell Blvd., Gresham

BarclaysAmerican/Financial, Inc. ..... October 10, 1980
333 S.E. Third St., Hillsboro

BarclaysAmerican/Financial, Inc. ..... October 10, 1980
10817 S.E. Main St., Milwaukie

BarclaysAmerican/Financial, Inc. ..... October 10, 1980
512 S.W. 4th Ave., Portland

BarclaysAmerican/Financial, Inc. ..... October 10, 1980
502 S.E. Morrison St., Portland

BarclaysAmerican/Financial, Inc. ..... October 10, 1980
8523 N. Lombard St., Portland

BarclaysAmerican/Financial, Inc. ..... October 10, 1980
8201 S.W. Barbur Blvd., Portland

BarclaysAmerican/Financial, Inc. ..... October 10, 1980
18615 E. Burnside St., Portland

BarclaysAmerican/Financial, Inc. ..... October 10, 1980
326 S.E. 82nd Ave., Portland

BarclaysAmerican/Financial, Inc. ..... October 10, 1980
3010 N.E. Broadway, Portland

BarclaysAmerican/Financial, Inc. ..... October 10, 1980
425 S. Sixth St., Redmond

BarclaysAmerican/Financial, Inc. ..... October 10, 1980
2655 Commercial St. S.E., Salem

BarclaysAmerican/Financial, Inc. ..... October 10, 1980
4780 River Rd. N., Salem

BarclaysAmerican/Financial, Inc. ..... October 10, 1980
455 High St. N.E., Salem

Van Hyning Logging Co. ..... October 22, 1980
26930 Salmon River Highway, Willamina

Dial Finance Company of Oregon ..... November 21, 1980
1968 E. Pacific Blvd., Albany

Dial Finance Company of Oregon ..... November 21, 1980
1300 N.W. 9th St., Corvallis

Dial Finance Company of Oregon ..... November 21, 1980
1077 Willamette St., Eugene

Dial Finance Company of Oregon ..... November 21, 1980
305 North Main St., Gresham

Dial Finance Company of Oregon ..... November 21, 1980
745 Main St., Lebanon

Dial Finance Company of Oregon ..... November 21, 1980
3341 S.E. Hawthorne Blvd., Portland

Dial Finance Company of Oregon ..... November 21, 1980
200 Sykes Rd., Suite B, Bldg. #1, St. Helens

The Mortgage Exchange, Inc. ..... November 28, 1980
5200 S.W. Macadam Ave., Portland

The following licenses were surrendered during 1980:

Homemakers Finance Service, Inc. ..... February 1, 1980
dba GECC FINANCIAL SERVICES, Suite A, 1253 Siskiyou Blvd., Ashland

Ronald R. Isaacs dba Herb Ballin & Co. ..... February 1, 1980
2106 N.E. Union Ave., Portland

Brandt Finance Company ..... March 27, 1980
dba A. E. Brandt, 223-A North A St., Springfield

Beneficial Finance Co. of Oregon ..... May 6, 1980
Hwy. 30 & Second St., Rainier

Beneficial Finance of Beaver State, Inc. ..... May 14, 1980
1431 Highway Ave., Reedsport

Beneficial Finance of Beaver State, Inc. ..... July 17, 1980
614 E. First St., Newberg

Beneficial Finance of Beaver State, Inc. ..... July 17, 1980
624 Holly St., Junction City

Transamerica Financial Services ..... August 1, 1980
109 E. First St., Myrtle Creek

Transamerica Financial Services ..... August 11, 1980
19 North Columbia St., Milton-Freewater

Associates Financial Services Co. of Oregon, Inc. ..... August 26, 1980
380 Liberty St. S.E., Salem

Beneficial Finance Co. of Oregon ..... October 24, 1980
814 Charnelton St., Eugene

Beneficial Finance of Beaver State, Inc. ..... October 24, 1980
344 E. Main St., Ashland

Beneficial Finance of Beaver State, Inc. ..... October 24, 1980
927 Marine Dr., Astoria

Beneficial Finance of Beaver State, Inc. ..... October 24, 1980
2645 S.W. Cedar Hills Blvd., Beaverton

Beneficial Finance of Beaver State, Inc. ..... October 24, 1980
802 Main St., Cottage Grove

Beneficial Finance of Beaver State, Inc. ..... October 24, 1980
333 Main St., Hermiston

Beneficial Finance of Beaver State, Inc. ..... October 24, 1980
386 Highway 101 N., Florence

Beneficial Finance of Beaver State, Inc. ..... October 24, 1980
1834 Pacific Ave., Forest Grove

Beneficial Finance of Beaver State, Inc. ..... October 24, 1980
111 Elm St., La Grande

Beneficial Finance of Beaver State, Inc. ..... October 24, 1980
744 Main St., Lebanon

Beneficial Finance of Beaver State, Inc. ..... October 24, 1980
1641 Hwy. 99 W., Sp. B-10 Towne Center, McMinnville

Beneficial Finance of Beaver State, Inc. ..... October 24, 1980
320 S.W. Coast Hwy., Newport

Beneficial Finance of Beaver State, Inc. ..... October 24, 1980
1611 Virginia Ave., North Bend

Beneficial Finance of Beaver State, Inc. ..... October 24, 1980
11807 N.E. Glisan St., Portland

Beneficial Finance of Beaver State, Inc. ..... October 24, 1980
410 S.E. Jackson, Roseburg

Beneficial Finance of Beaver State, Inc. ..... October 24, 1980
444 Main St., Springfield

Beneficial Finance of Beaver State, Inc. ..... October 24, 1980
202 E. 2nd St., The Dalles

Beneficial Finance of Beaver State, Inc. ..... October 24, 1980
404 Pacific Ave., Tillamook

Capital Financial Services, Inc. ..... October 24, 1980
208 W. Second Ave., Albany

Capital Financial Services, Inc. ..... October 24, 1980
1932 First St., Baker

Capital Financial Services, Inc., No. 37 ..... October 24, 1980
1199 Wall St., Bend

Capital Financial Services, Inc. ..... October 24, 1980
310 W. Second Street, Corvallis

Capital Financial Services, Inc. ..... October 24, 1980
804 Olive St., Eugene

Capital Financial Services, Inc. ..... October 24, 1980
439 W. Powell Blvd., Gresham

Capital Financial Services, Inc. ..... October 24, 1980
333 S.E. Third St., Hillsboro

Capital Financial Services, Inc. ..... October 24, 1980
10817 S.E. Main St., Milwaukie

Capital Financial Services, Inc. ..... October 24, 1980
8201 S.W. Barbur Blvd., Portland

Capital Financial Services, Inc. ..... October 24, 1980
18615 E. Burnside St., Portland

Capital Financial Services, Inc. ..... October 24, 1980
8523 North Lombard St., Portland

Capital Financial Services, Inc. ..... October 24, 1980
502 S.E. Morrison St., Portland

Capital Financial Services, Inc. ..... October 24, 1980
326 S.E. 82nd Ave., Portland

Capital Financial Services, Inc. ..... October 24, 1980
512 S.W. Fourth Ave., Portland

Capital Financial Services, Inc., No. 37 ..... October 24, 1980
3010 N.E. Broadway, Portland

Capital Financial Services, Inc. ..... October 24, 1980
425 S. Sixth St., Redmond

Capital Financial Services, Inc. ..... October 24, 1980
455 High St. N.E., Salem

Capital Financial Services, Inc. ..... October 24, 1980
4780 River Rd. N., Salem

Capital Financial Services, Inc. ..... October 24, 1980
2655 Commercial S.E., Salem

Associates Financial Services Co. of Oregon, Inc. ..... October 27, 1980
1025 S.E. Brooklyn Ave., Portland

Public Finance Corporation ..... November 21, 1980
1958 E. Pacific Blvd., Albany

Public Finance Corporation ..... November 21, 1980
1300 N.W. 9th St., Corvallis

Public Finance Corporation ..... November 21, 1980
1077 Willamette St., Eugene

Public Finance Corporation ..... November 21, 1980
305 N. Main St., Gresham

Public Finance Corporation ..... November 21, 1980
745 Main St., Lebanon

Public Finance Corporation ..... November 21, 1980
3341 S.E. Hawthorne Blvd., Portland

Public Finance Corporation ..... November 21, 1980
300 Sykes Rd., Suite B., St. Helens

Associates Financial Services Co. of Oregon, Inc. ..... December 1, 1980
807-A North A St., Springfield

Changes in name or location by licensees during 1980:

From	To	
Beneficial Finance of Beaver State, Inc. 271 Main Street Hermiston, Oregon	Beneficial Finance of Beaver State, Inc. 333 Main Street Hermiston, Oregon	March 4, 1980
Beneficial Finance of Beaver State, Inc. 301 N. Baker Street McMinnville, Oregon	Beneficial Finance of Beaver State, Inc. 1641 Hwy. 99 West, Sp. B-10, Towne Center McMinnville, Oregon	March 4, 1980
Freedom Financial Services Corporation 535 Medford Shopping Center Medford, Oregon	Freedom Financial Services Corporation 703 Medford Shopping Center Medford, Oregon	March 13, 1980
Citicorp Person-to-Person Financial Center, Inc. 990 Oak Street Eugene, Oregon	Citicorp Person-to-Person Financial Center, Inc. 1040 Oak Street Eugene, Oregon	April 8, 1980
Associates Financial Services Company of Oregon, Inc. 11300 N.E. Halsey Portland, Oregon	Associates Financial Services Company of Oregon, Inc. 10810 N.E. Halsey Portland, Oregon	July 10, 1980
Associates Financial Services Company of Oregon, Inc. 431 Ferry Street S.E. Salem, Oregon	Associates Financial Services Company of Oregon, Inc. 3000 Market Plaza N.E. Salem, Oregon	July 10, 1980
Associates Financial Services Company of Oregon, Inc. 1330 Lloyd Center Portland, Oregon	Associates Financial Services Company of Oregon, Inc. 5110 N.E. Sandy Blvd. Portland, Oregon	Aug. 26, 1980
Brandt Finance Company (B. J. Brandt dba) 223-A North A Street Springfield, Oregon	Brandt Finance Company (B. J. Brandt dba) 806-A North A Street Springfield, Oregon	Sept. 15, 1980
Transamerica Financial Services 402 S.W. 10th Avenue Portland, Oregon	Transamerica Financial Services 6443 S.W. Beaverton-Hillsdale Hwy. Portland, Oregon	Sept. 24, 1980
Associates Financial Services Company of Oregon, Inc. 805 S.E. 82nd Avenue Portland, Oregon	Associates Financial Services Company of Oregon, Inc. 5117 S.E. Powell Portland, Oregon	Sept. 26, 1980
GECC Financial Services 901 S.E. Oak Street Portland, Oregon	GECC Financial Services 215 S.E. 102nd Portland, Oregon	Sept. 26, 1980
General Electric Corporation 8835 S.W. Canyon Lane, Ste. 400 Portland, Oregon	GECC Financial Services (Homemakers Finance Service, Inc. dba) 8835 S.W. Canyon Lane, Ste. 400 Portland, Oregon	Nov. 17, 1980
Donald W. Wall dba South Finance Company 1850 Oak Street Eugene, Oregon	Donald W. Wall & Alfred C. Sodaro dba South Finance Company 1850 Oak Street Eugene, Oregon	Dec. 17, 1980

CONSUMER FINANCE LICENSEES
SUMMARY OF CONSOLIDATED REPORTS
As of December 31, 1980

Number of Licensees—267

Number Reporting—267

ASSETS		
Loans Receivable under Consumer Act		$430,904,466
Other receivables		204,277,575
Cash on hand and in banks		3,310,310
Real estate (less depreciation)		4,977,612
Office equipment and automobiles (less depreciation)		2,322,341
Deferred charges		7,355,524
Other assets		11,519,316
Total assets		$664,667,144
LIABILITIES AND CAPITAL		
Bank Debt		$132,601,849
Debentures or Public Debt		166,396,112
Other Liabilities		231,077,606
Reserve for Bad Debts:		
Loan Reserves for Prior Year	$13,404,419	
Plus Additions from Undivided Profits	8,788,105	
Plus Recoveries	1,398,919	
Less Losses	9,947,799	
Balance in Reserve for Bad Debts		13,643,644
Capital (if corporation)	26,087,863	
Surplus and Undivided Profits	92,059,456	
Capital Reserves	2,800,614	
Total Capital (net worth of individual or partnership)		120,947,933
Total Liabilities and Capital		$664,667,144

CONSUMER FINANCE LICENSEES
SUMMARY OF CONSOLIDATED STATEMENTS OF INCOME AND EXPENSE

For Period from January 1, 1980 to December 31, 1980

Number of Licensees Reporting—267

Income:	
Interest collected on loans	$ 79,760,110
Interest and Discount on other receivables	28,172,718
Collections on loans previously charged off	269,207
All other income	3,707,894
Total Income	$111,909,929
Expenses:	
Advertising	$ 814,196
Auditing	144,285
Bad Debts:	
Charged off to expense	1,558,686
Addition to reserve for bad debts	7,877,526
Depreciation	655,487
Insurance and fidelity bonds	281,021
Legal fees	540,785
Printing, stationery, supplies, postage	1,098,784
Rent, light, heat and janitor	2,222,407
Salaries	13,256,501
Supervision and administration fees paid head office	5,152,277
All taxes and license fees	8,294,587
Telephone and telegraph	1,366,241
Travel and automobile expense	749,262
Other expenses	4,605,098
Total expenses	$ 48,617,143
Net earnings before deducting interest paid	63,292,786
Interest paid	61,124,745
Total net earnings	$ 2,168,041

ANALYSIS OF LOANS UNDER CONSUMER FINANCE ACT

For period from December 31, 1979 to December 31, 1980

	Number of Accounts	*Per Cent of Total*	*Amount*	*Per Cent of Total*
Total loan balances outstanding on December 31, 1979	127,834		$393,714,102	
Loans made during the period:				
(a) Loans of $500.00 or less	7,087	9.90	2,149,492	0.78
(b) Loans of $500.01 to $1,000	19,318	27.00	13,273,918	4.82
(c) Loans of $1,000.01 to $2,000	18,299	25.58	25,793,088	9.37
(d) Loans of $2,000.01 to $3,000	8,813	12.32	21,694,084	7.88
(e) Loans of $3,000.01 to $4,000	3,776	5.28	13,032,919	4.73
(f) Loans of $4,000.01 to $5,000	2,149	3.00	9,709,039	3.53
(g) Loans of $5,000.01 and over	12,108	16.92	189,662,043	68.89
(h) Totals of loans made	71,550	100.00	$275,314,583	100.00
Loan balances purchased during the period	19,901		$ 50,558,650	
Loan balances sold during the period	3,098		$ 9,029,806	
Loan balances charged off during the period	6,789		$ 7,564,450	
Principal collections and credits during the period			$259,495,046	
Total loan balances outstanding on December 31, 1980	114,100		$430,904,466	

ANALYSIS BY TYPES OF SECURITY

	Number of Accounts	*Per Cent of Total*	*Amount*	*Per Cent of Total*
Loans made during the period based in whole or in larger part on:				
(a) Automobiles	9,889	13.82	$ 23,231,790	8.44
(b) Household goods	21,397	29.90	32,576,318	11.83
(c) Autos and Household goods	7,060	9.87	18,415,369	6.69
(d) Mobile homes	216	0.30	971,321	0.35
(e) Other chattels	1,241	1.73	5,002,955	1.82
(f) Real Estate	10,816	15.12	173,839,326	63.14
(g) Unsecured notes	18,517	25.88	15,656,344	5.69
(h) Comakers and Endorsers	927	1.30	880,337	0.32
(i) Other	1,487	2.08	4,740,823	1.72
Total of loans made	71,550	100.00	$275,314,583	100.00

LICENSEES OPERATING UNDER THE SALE OF CHECKS ACT

Date of License	*Name of Company*
August 16, 1965	Travelers Express Company, Inc. Minneapolis, Minnesota
September 2, 1965	American Express Company New York City, New York
August 11, 1966	Republic Money Orders, Inc. Dallas, Texas
August 25, 1969	The Circle K Corporation El Paso, Texas
August 2, 1978	Associates Financial Express, Inc. Dallas, Texas
September 18, 1973	Citicorp New York City, New York
October 1, 1973	BankAmerica Corporation San Francisco, California
December 18, 1974	Rosauer's Super Markets, Inc. Spokane, Washington
May 19, 1977	Barclays Bank International Ltd. London, England
January 28, 1980	Thomas Cook, Inc. New York City, New York
June 17, 1980	First Chicago Cheque Corporation Chicago, Illinois
September 12, 1980	The Idaho First National Bank Boise, Idaho